Are You Collecting "J.B." Pen Coupons? See page iii.

Important to FOOTBALLERS

Keep your football boots supple and your feet dry always using

DAY & MARTIN'S DUBBIN

Used regularly by many of the Famous Clubs.

FREE SAMPLE tin will be sent to the Secretary of any recognised F.C. on receipt of P.O. giving name of Club to

Day & Martin Ltd. Bradford, E.I.K.

Of course you can buy it at Boot Sellers.

JOHN BULL

VOL. XXIX. No. 748 SATURDAY, FEBRUARY 5, 1921. TWOPENCE

(Registered at the G.P.O. as a Newspaper)

Edited by HORATIO BOTTOMLEY

DRINK AND ENJOY LIPTON'S TEA

GERMANY SHALL PAY

BY HORATIO BOTTOMLEY

£900 "PINNACE" CIGARETTE FOOTBALL PRIZES

For Selecting International Teams.

EACH packet of Godfrey Phillips' "Pinnace" *the Quality* Navy Cut Cigarette contains a real photo of one of over 400 of the leading football players of the First, Second, Third and Scottish Leagues, and particulars showing how to win one or more of the following prizes:—

3 Prizes of £100 each 3 Prizes of £50 each
3 Prizes of £25 each 15 Prizes of £5 each
300 Prizes of £1 each.

"Pinnace" *the Quality* Navy Cut Cigarettes are firmly filled, perfectly packed, and made from pure Virginia straight cut Leaf, and are more than value for money quite outside the interesting Competition connected with them.

Entries must be forwarded to GODFREY PHILLIPS, LTD., Competition Department "Y," 167, Strand, London, W.C., any time before the 30th APRIL, 1921.

GODFREY PHILLIPS'

"PINNACE" *The Quality* NAVY CUT Cigarettes.

10 for 6D. 20 for 11½D.

BUY A PACKET TO-DAY. Every Tobacconist Sel's them.

The World's Greatest Bargain House

THE WORLD'S BEST BARGAIN TO-DAY.

20/- ONLY *(Post Paid)*

The Universal Stores, Ltd.—the Great Manchester Mail Order Firm—are again to the front with another amazing bargain.

This week we are making a wonderful and unprecedented offer of a high-grade Nickel Silver 8-day Watch, the finest watch yet invented, beautiful jewelled movement, accurate and reliable timekeeper, and goes for 8 days with once winding.

The watch to keep an appointment with. A watch you do not find stopped every morning for want of winding. Every watch Warranted for 5 years.

Thousands of these watches have been sold within recent months at two guineas each. Our price whilst the present stock lasts is only 20/- each, post paid.

Take immediate advantage of this remarkable offer and become the proud possessor of one of these handsome watches.

Send your order at once to save disappointment.

Cash willingly refunded if not delighted with your bargain. Put 20/- in an envelope now together [illegible] and the watch will [illegible] be paid.)

[illegible] should be crossed [illegible] rite your name and [illegible]

[illegible] Manchester.

(The Firm with a Catalogue of GOODS

Also at 21, Cannon St., Ormie Bldgs., The Parsonage

Another ODHAMS *Success!*

No. 2 is even better

AN enthusiastic welcome was accorded No. 1 of the "Picturegoer," Odhams magnificent all-photogravure monthly of the films.

So great was the public demand that two reprints were necessary and, even then, many would-be readers failed to secure their copies.

No. 2 of this super-magazine (on sale Tuesday, February 1st), is even better than No. 1, and everyone to whom beautiful pictures, brilliant stories, and clever sketches appeal should make sure of getting a copy.

Secure your copy at once!

The Picturegoer

Monthly — One Shilling

IS THERE REAL DANGER OF VENEREAL DISEASE?

People who say to themselves "I don't think there is much danger of Venereal Disease—Other people don't seem to get it," should remember that ten per cent. of the population of large cities is suffering or has suffered in times past from either syphilis or gonorrhœa.

There are some who take risks and for a time escape. But sooner or later they are bound to fall victims to these terrible complaints.

Immediate local cleansing, followed as soon as possible by disinfection under medical supervision, will in most cases destroy the germs before they get a grip on the system. But even then it is necessary to keep a close watch for symptoms, and should any appear medical aid must *at once* be sought.

Treatment is provided at the Out-Patient Departments of most Hospitals, and is given free as well as under conditions of privacy.

The N.C.C.V.D. publish a large variety of literature on all aspects of the subject, and will be pleased to send you a list. The following booklets are suggested as being of general interest:—

PRICE (Postage extra).

N.C.12. Venereal Diseases and their Effects. By Otto May, M.D. 1½d.

N.C.24. Integer Vitæ—Notes on the Moral Aspect of the Sex Problem. By J. R. Muirhead, LL.D. ..... 1½d.

N.C.25. What Mothers Must Tell Their Children. By Mary Scharlieb, M.D., M.S. ..... 1½d.

N.C.31. The Teaching of Children as to the Reproduction of Life. By Beatrice Webb, M.D. ..... 3d.

N.C.43. The Changing Moral Standard. By Mrs. A. C. Gotto, O.B.E. ..... 3d.

N.C.29. The Dangers of the Venereal Diseases. By C. J. Macalister, M.D., F.R.C.P. 3d.

The above literature can be obtained by writing to the N.C.C.V.D., 34, Avenue Chambers, Southampton Row, London, W.C.1, marking the envelope "MEDICAL" (GEN.).

Buy the "Welfare Library," comprising 7 interesting books on social subjects, including those named above, price 1s. 3d. complete, from Messrs. W. H. Smith & Sons Bookstalls.

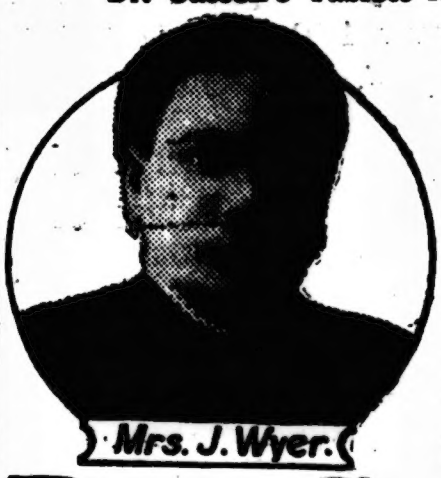
Free literature and information can also be had by those in doubt or difficulty.

All correspondence is treated in a confidential manner and replies are forwarded in a plain sealed cover.

This announcement is issued by the National Council for Combating Venereal Disease, a responsible body recognised by the Government. President: Col. Lord Gorell, C.B.E., M.G. Vice-Presidents: Sir Thomas Barlow, Bt., M.D., F.R.S., Sir Francis Champneys, Bt., M.D., Sir Malcolm Morris, K.C.V.O., F.R.C.S.E., the Rt. Rev. The Lord Bishop of Oxford, Mrs. Scharlieb, C.B.E., M.D.M.S. Gen. Secretary: Mrs. C. Neville Rolfe, O.B.E. (Mrs. A. C. Gotto).

Indigestion and Sleeplessness

With Palpitation, Loss of Weight and Terrible Weakness. Dr. Cassell's Tablets Restore Complete Health.



Mrs. J. Wyer, of Willow Cottage, Dersingham, near Kings Lynn, says:—"It is about two years since I was first troubled with indigestion. I lost appetite and began to feel terribly weak and depressed. I never wanted to eat, and I wasted away till I was just a shadow of what I had been. Sometimes I thought I should faint, I got so low and strengthless. At night I couldn't sleep: almost as soon as I lay down my heart would start to palpitate, and I had to get up and walk the room for relief. Then the indigestion took another form. After everything I ate clear water came up, and I had no relief until it did.

"I had various medicines but no benefit followed, till at last I got Dr. Cassell's Tablets. I began to feel they were doing me good so I persevered with them, and now I am as well as ever in my life. I eat anything I fancy, and sleep soundly all through the night, and have made up all the weight I lost."

Dr. Cassell's Tablets

The Universal Home Remedy for

Nervous Breakdown, Nerve Failure, Neuritis, Neurasthenia, Sleeplessness, Anæmia, Kidney Troubles, Indigestion, Wasting, Palpitation, Vital Exhaustion, Nervousness.

Specially valuable for Nursing Mothers and during the Critical Periods of Life.

Dr. Cassell's Co., Ltd., Manchester.

HOME PRICES: 1/3 and 3/- (the 3s. size being the more economical.) Sold by Chemists in all parts of the world. *Ask for Dr. Cassell's Tablets, and refuse substitutes.*

TAKE TWO TABLETS at bedtime and note how well you sleep; continue, and you will know the joy of health and vigour.

EQUALLY SUITABLE FOR CHILDREN.

JOHN BULL

"Peace hath her victories no less renowned than war" *Milton.*

The Paper on which the Sun Never Sets.

Politics without Party—Criticism without Cant: Without Fear or Favour, Rancour or Rant.

"For forms of government let fools contest; Whate'er is best administered is best."—*Pope.*

Vol. XXIX. No. 766. Week ending Saturday, February 5th, 1921. Twopence.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

Farrow's Bank.

Our negotiations for the purchase of the assets of this undertaking at a price which would give the customers an additional 2s. in the £ are in progress, but we are a little hampered by the fact that the big banks, which have guaranteed the first dividend of 2s., have taken a charge over the whole of the properties. However, more anon.

An Unfounded Rumour.

After Dover—Hythe. At any rate, that is the rumour—that Sir Philip Sassoon is going to India, and that Major Astor will try his luck once more. We *don't* think!

Nunc Dimittis.

Sir Donald Maclean thinks the third session of the Coalition may witness its *Nunc Dimittis.* But doesn't that supplication speak of departing "*in peace*"?

Stolen Thunder.

In his maiden speech, General Townshend expressed the view that the true policy in Mesopotamia is "to cut down the forces to a minimum and fall back upon the port of Basra. Now it is solemnly announced in the papers that "Mr. Churchill contemplates the withdrawal of troops from Mesopotamia and making Basra the British base." Not a word of thanks to the General!

The Cecils.

We are disposed to doubt the rumour that the brothers Robert and Hugh contemplate crossing the floor of the House together and sitting side by side, in their capacity as Privy Councillors, on the Front Opposition Bench. Two charming men in private life, and full of culture and erudition, they are utterly out of place in the rough and tumble of politics. They are, of the world, unworldly.

***Place aux*—Lords.**

Doubtless they would prefer to occupy the seats of the old Fourth Party, of which their cousin, Mr. Balfour, was one of the founders. That "pitch," however, has already been annexed by the Independents. Still, we *might* find room for them a little way down.

The Premier in Paris.

It is a good thing that the Prime Minister has been to Paris. He has a way with him which disarms opposition, but he is shrewd enough to have gathered by this time that France thoroughly distrusts British statesmanship in connection with Germany. You see, there are still ringing in her ears the echoes of "Big Bertha" and the cries of the women and children murdered from the skies whilst engaged in worship at church.

General Election Rumours.

Whatever may be their effect in certain Party quarters, they leave us quite cold. The Independents are ready—and the sooner the Election comes the better.

Not Ours.

This from *Punch:*

TO THE PRIME MINISTER.

Farewell to Chequers! That brief Eden's over!
There at the gate, with fiery sword aglow,
Stands Mr. Bottomley, arrived from Dover,
And You Have Got To Go!

Neither the poetry nor the grammar is ours.

Thrift Prize Bond Club.

In our "Letter Bag" page we answer many correspondents who have written us respecting this project, and all we desire to make clear here is that, neither directly nor indirectly, has the proprietary of JOHN BULL been interested in it or its sister undertaking, the Victory Bond Club. The same remark applies to the John Bull Bank.

RECORD FOOTBALL PRIZE!

£2,000

MUST BE WON.

For Free Coupon see page iii. of Cover.

The Anti-Waste League.

Welcome to the formation of this much-needed body, to impress upon the mind of the public the fundamental fact of the present situation—which is that we are recklessly squandering our assets, and, metaphorically speaking, cutting our own throats.

"National Bankruptcy."

A reference to the *London Gazette* throws some light upon the state of our internal trade. One week recently, 36 Receiving Orders were announced, whilst for the same period last year the number was 23. We are evidently making the country fit for bankruptcy.

A Mildenhall Mansion.

We understand that the Mildenhall (Suffolk) Guardians find it cheaper to board out the few paupers in their care, and consequently its fine block of workhouse buildings, with splendid main entrance and grounds, and standing on its own freehold of several acres, is at present absolutely idle. Now, Dr. Addison, what about it?

Women Jurors.

We are afraid it will not work, and our fears extend to the admission of women to the Bar. After all, sex is sex—and no Act of Parliament can alter it.

Birds of a Feather.

According to the *Nation*, the country "must be raised from the low ideals of the Georgians and the Bottomleyites—they are birds of the same feather." They did not think so at Dover.

Railway Parsimony.

Apropos of our recent paragraph regarding the allowance by the G.W.R. of only two shillings per night to dining-room stewards for lodging money when away from home, we gather that the Great Central Railway are even more parsimonious, paying but 1s. 6d. Too bad.

Our Real Name.

According to a pamphlet now being extensively circulated in Germany, aimed primarily at Freemasonry and intended to suggest that that great craft exercised a sinister influence during the War," Brother Bottomley's real name is Levy." We must consult Brother Burnham on the matter.

Lord Edmund Talbot and Ourselves.

In the bustle of the Dover election we were represented as having, in a jocular reference to an incident in the Government Whips' office, disclosed a private conversation we overheard on the telephone. We are glad to say that the matter has been cleared up, Lord Edmund Talbot having written that he is quite satisfied with our explanation.

"Very Inconvenient."

The *Manchester Evening News* is extremely annoyed at Major Lowther coming over to "Bottomley's Irresponsibles." It thinks, strictly speaking, he ought to have resigned his seat, but then gives the whole game away by saying: "There is one consolation—a by-election in North Cumberland just now would have been very inconvenient." "Very inconvenient" is decidedly good.

Scientific Leg-pullers.

According to a learned professor in the course of the popular science lectures at the Royal Institution, bats have been blindfolded and let loose in dark rooms in which wire entanglements, chairs and other obstacles have been placed, and have flown freely without coming into contact with any of such obstructions. Perhaps the learned Professor will tell us who was there in the dark to see these things.

The "Freak."

Our quaint contemporary, the *Nottingham Daily Guardian*, refers to Sir Thomas Polson, M.P. for Dover, as "a political freak," and ventures the opinion that he "will be of no use to any Party." We forgive the *Guardian* the abusive epithet—a certain amount of verbal latitude being granted always to the badly disappointed, but as to Sir Thomas being "of no use to any Party," that, as a matter of fact, is the main reason why he was returned.

£1,000 Bonus.

We should much welcome confirmation or denial from the Ministry of Munitions of the allegations following—put before us as facts: A young man took up munitions work at the outbreak of the war, and, though fit, was never called up. "After having built up a good business through Government work, and purchased house property, he has now received a bonus of about £1,000." We should like to know what he's done for the bonus.

The Rush Overseas.

Warning after warning notwithstanding, forty thousand ex-Service men have allowed themselves to be emigrated by the Overseas Settlement Department, while the streets of the Dominions are teeming with unemployed. In Australia and New Zealand not only are there no jobs, but no houses, and many a British ex-Service man and his family are up against dire poverty. Unemployment is a serious problem in Britain, that is undeniable, but better be up against a problem of that kind in a country you know.

Balance Sheet Wanted.

We should like to know why no balance-sheet of the Nation's Fund for Nurses has been issued, although the appeal was first made three and a half years ago. It would also be interesting to ascertain how the £50,000 allocated to the fund by the British Red Cross Society has been spent. Perhaps Sir Arthur Stanley, who is Chairman of the British Red Cross Society, of the Tribute Fund Committee, and of the College of Nursing, which was responsible for the appeal, will take the matter up at once.

Penalised.

Characteristic of the fuddlesome intellect of the average Labour Exchange official is the experience of a man who had been six months on the unemployment roll without his Exchange finding him even the smell of a job. Sick and tired of it, he one day walked 24 miles in search of work and found it. He then applied to the Exchange for financial help in moving his furniture. The answer he got was that if they had found the work for him they would have granted aid, but as he had found it himself they could give him nothing!

Boosting the Boche.

Why certain of our contemporaries should go out of their way to advertise the German toy industry is probably known to themselves. Whatever their motive, patriotism cannot be at the bottom of it. We have in England toy works turning out articles of the finest quality and of amazing ingenuity. Certain German goods we must accept, if we are to extract anything in the way of reparation from the Hun, but the toy is not one of them. The playthings turned out by the Boche must not be boosted at the expense of the home-made article.

How Not to Do It.

At Helensburgh, recently, the Excise Officer applied for a small advance in salary to cover his increasing office expenses. As the office was a room in his own house, Headquarters refused the application. This action, however, ended their enthusiasm for economy, for they immediately took a double fronted shop at 93, Clyde Street, at a rent of £50 per year with another £20 for rates! The scandal of the whole thing is that the office is only open on Tuesdays and Thursdays from 10 to 11! "Oh! for a business Government"?

The 'Phone Muddle.

On August 20 last year, Mr. A. B. Rutherford, merchant, of Church Street, Crook, applied for the installation of a telephone at his business premises. Just two months later the Contract Manager of the Post Office at Middlesborough sent an account for the £4 surcharge on the installation. This was promptly paid, but Mr. Rutherford heard nothing further until Christmas, when a man strolled round and asked him where he would like to have the telephone fixed. Since then the affair has made no further progress, and Mr. Rutherford is still without his 'phone. No wonder the Government cannot make the telephone pay.

WINSTON CHURCHILL NEXT !

Keep your eyes open for a brilliant two-colour caricature of Winston Churchill on the front cover of the next issue of the "Passing Show"—Out on Monday—and still only 2d.

A Tin Cæsar of Oxford.

The Chairman of the Oxford War Pensions Committee, only noticeable from the loudness of his bray, considers that totally disabled men should not marry. Now, if any good woman is willing to cherish any disabled man, and make smooth the remainder of life's voyage for him, what has it to do with this Balaam's lost pet of Oxford? Does he suggest she should choose a cat or parrot instead?

Bawbees for the Boche.

The Aberdeen liner *Themistocles* required certain alterations for carrying passengers. Messrs. Geo. Thompson & Co., Ltd., Billiter Square, E.C., issued a notice that, as the work "cannot be done in this country owing to Labour troubles," they have sent her to Hamburg for fitting. Admitting this very thin labour excuse, it would have been much less galling for the work to have gone to our Allies, or even (more or less) neutral Holland.

Rats!

Under the new Rats and Mice Act, it is now an offence to allow these animals to enjoy the hospitality of the larder, and the proved presence of one single mouse in any household renders the guilty occupant liable to a fine of £5! Although we are at present unaware of the Regulations under the Act, we presume that there is going to be an immediate mobilisation of an army of Rat and Mice Inspectors, whose duty it will be to sit all day and night by the larder door in watchful vigil, with X-rays, ear-trumpets, periscopes, and cats and dogs as implements of warfare, and an unlimited supply of bad beer and gorgonzola as bait. In any event, the Welsh supporters of the Government will undoubtedly receive most of the highly-salaried appointments!

First a Fund—Then a Strike.

What are the hot-heads of the Postmen's Federation playing at? Apparently they have decided that members who have paid for years into the Mutual Branch shall receive no benefits unless they contribute to a Strike Fund. We should like to see the rules, for we doubt the legality of such high-handed methods.

Where Pussyfoot Rules.

The evil of Pussyfoot is exemplified by one of the results of the local veto poll in Glasgow, the licences of four widows having been turned down by the votes of newly-arrived householders. One of the widows to be dispossessed carried on whilst her two sons were at the war. The family has lived there for thirty years, the husband was the licensee in his life-time, and the premises have been used for the trade for nearly a century. There is deep indignation locally over the treatment of the widow.

Cushy Rhine Jobs.

"Why should women have cushy seven-guinea-a-week jobs as clerks to the British Army of the Rhine," asks a reader, "when fully-qualified ex-Service men are out of employment?" These women, says one who knows, mostly work at Nippes, a suburb of Cologne, but live in the town itself. For their jobs neither typewriting, shorthand, nor German is essential. Admitted, some of the women have done useful service in the W.A.A.C.s and the "Wrens," but that is no excuse for such damnable neglect of our ex-"Tommies." They must have first consideration every time.

A Conscienceless Conchy.

How many former "conchies" are to-day in the enjoyment of more than one well-paid job? We've just heard of one, at least, at Portobello, who draws £4 a week at his own job, as a railwayman, another £4 or so weekly salary and commission as a "spare time" insurance canvasser and collector, while on Saturday nights this industrious Scottie turns in ten bob extra by acting as potman in a busy pub. Meanwhile, half a million of the men who fought and suffered, while these creatures "conscientiously" saved their skins, are starving on the dole!

Duty to the Dead.

Mr. Winston Churchill, replying to a protest by the Mansfield War Pensions Committee that no firing party was available for the funeral of an ex-soldier, writes: "A military funeral is given, if desired, to all ex-soldiers, but the military authorities are not allowed to incur travelling expenses for a firing party. In many cases a firing party may be obtained without a journey being necessary. The reduction in the size of the Army has now thrown so much additional duty on the troops that the question has arisen as to whether military funerals can be given in future in every case." We hope that "much additional duty" need not entail any dereliction of the duty owing to the dead.

Has It Been Done Yet?

Everybody is asking if "the Puzzle that beat Mr. Bottomley"—the great JOHN BULL £500 Puzzle—has been solved yet. Nobody will know until March 4th, so next time you see that fellow who said he'd solved it, you'll know what to say. There is still time to get busy. The price is only a shilling.

So Easy.

To tell a one-armed man these days that there is plenty of work for him, if he likes to look for it, is about the limit, yet a Mr. Hunt, a Nottingham Magistrate, had the effrontery to make this ridiculous remark to such a disabled man when he was summoned for arrears of rent. It would be more to Mr. Hunt's credit if he found the man some of the work he so glibly talks about.

A Leicester Record.

In the way of philanthropic balance-sheets, that of the Leicester Royal Infirmary Palace Matinée Committee is unsurpassable. From 1907 they have held matinées in the local Palace Theatre, kindly lent for the purpose by Sir Oswald Stoll, and, including last year, they have thus raised a total sum of £3,336, not one single penny being spent on expenses. All the money has been devoted to the various worthy objects suggested by the Committee without any deduction whatever.

They Who Wait.

While our men have to queue up, and wait in their thousands outside those hopeless Labour Exchanges for jobs that aren't forthcoming, at practically every big hotel and restaurant all the waiters are still foreigners. Last Sunday, at a famous restaurant at Richmond, we failed to discover one Englishman among the large staff "in waiting." What has become of the "British Waiters' Union"? Has it been "peacefully penetrated"?

"More Shall Be Added Thereunto."

Bury is in Lancashire, and judging by the recent action of the Selection and Heywood Relief Committees, it is beginning to forget that there ever was a war. "Unto everyone that hath shall be given," saith the Scriptures, and the Committees referred to seem determined to make a modern instance of the maxim. Requiring a Relieving Officer for Heywood, they chose Arthur Royds, who already held the post of Assistant Clerk to the Bury Union, rather than George Carroll, lately an officer in the R.A.F., who really wanted a job.

Cheap at a Fiver.

For a fine of £5 each, the Rotherham Magistrates have let off Ambrose Barker (a Maltby miner) and his paramour for brutally ill-treating and neglecting Barker's son Arthur—a stunted lad of 15 years. Between them the pair seem to have made the lad's life a hell. They blackened his eyes; and his body was covered with scars from their violence. One day he was found in a dog kennel unconscious through exposure and hunger. He had been there from Wednesday to Sunday, and had apparently squeezed himself in to escape their cruel beatings. Fines in such a case are ludicrously inadequate.

"Moral Imbeciles."

What is the nature of the Industrial Colony at Darenth? We ask the question because at Dartford recently, Thomas, a male nurse in the Colony, was convicted and fined £10 for assisting three girls, "certified moral imbeciles," to escape. The allegation was that Thomas spent the night in company with the girls, and apparently the Magistrates believed it. To our mind it is an extraordinary thing that a male nurse should be engaged in an institution devoted to the care, and cure, of "moral imbeciles" of the female sex. Will somebody official kindly explain?

Tragedy of an Ejectment.

At Inkpen, near Hungerford, a man, failing to find employment at his own trade, built up a carrier's business. This is now threatened, as he has been ordered by the Magistrates to leave his house in 28 days and cannot get other accommodation in the village. It is understood there are some other empty houses in the neighbourhood, but that the owner will not let them. It is bad policy to drive a man out of employment, but this is what the Magistrates' decision really means.

William the Worst.

William Tait, a labourer, of Jedburgh, Roxburghshire, was fined £5 the other day, with the option of twenty-one days' imprisonment, for hanging a dog on a tree and leaving it suspended until it died. He didn't exactly do it for amusement, but because, having recently bought the dog, he found it would not work. On making this discovery, he strung up the hapless beast and went off for his dinner. It is a pity Tait's dinner did not have the same effect on him as the rope had on the dog.

Losing the Peace.

Albert Anson, a young man of 22, who went to France in 1914, got frost-bitten feet on the Somme in 1916, his left arm shattered at Cambrai in 1917, and a leg blown off in the attack on Courtrai in 1918, writes to us from a Birmingham workhouse to say that he couldn't be worse off if the Germans had won the war! Anson failed to get work, and found it impossible to live on his pension of 16s. a week, so he was compelled to enter the workhouse. The Government is indeed making Bolsheviks by its ineptitude.

Wimbledon's Market.

By all accounts, or rather by some, the present Wimbledon Council are not giving the ex-Service men trying to obtain a living in the Market a very square deal. It seems that the big local shopkeepers are determined to shunt the men's stalls to the back of the Town Hall, where they will be "out of sight of the buying public." The men were encouraged to erect the stalls by the influence of public opinion incensed against local profiteers, who, it is suggested, are now "doing their damnedest" to get their own back. If this is so, we hope public opinion will stand by the ex-soldiers, on the principle that one good turn deserves another, if not two others.

No Regrets.

Fritz Herzberg, of Dusseldorf, is an iron merchant, but he has brazen effrontery. He approached a big colliery company for orders, but they replied that they would be more interested at the moment in his opinion on the *Lusitania* outrage. Herr Herzberg's answer was that he dealt in "iron goods and not in historical contemplations," and declined to enter "into such a silly correspondence." The company replied that his letter answered the question better than if he had expressed his opinion in actual phrases, and it would be a waste of time for him to solicit orders. A short, sharp way with the Hun, that we should be glad to see generally adopted.

Another Big "Bullets" Prize.

Again we have increased the First Prize in our "Bullets" Competition to £1,000. If you want to secure this little nest-egg for yourself, fill up the coupons on page 20. Over 6,000 prizes must be won.

Emergency First Aid.

POND'S EXTRACT should always be ready at hand in every home, office and factory. An accident happens at any time—consternation follows—someone rushes for the doctor—meanwhile a prompt application of Pond's cleanses the wound of dirt and germs, keeps it healthy, and soothes the pain. For **cuts, burns, bruises, scalds, sprains, etc.,** Pond's is a self-sufficient remedy—heals quickly and soothes immediately—no risk of blood-poisoning. 75 years' world-wide reputation. Spend id for **Eczema, Piles, Varicose Veins, Chilblains, etc.**

Of all Chemists, 2/6, or for P.O. direct to the Manufacturers.

POND'S EXTRACT OINTMENT.—The sovereign remedy for Piles, Bunions, Corns, Rough Skin, etc. In jars, 1/9 and 3/-.

POND'S ANTISEPTIC CREAM.—Invaluable in all Skin Affections, and for Nasal Catarrh, Neuralgia, etc. In jars, 1/9 and 3/-.

POND'S EXTRACT CO. (Dept. 117), 71, Southampton Row, London, W.C.1

Pond's Extract The Old Family Doctor

JOY LET LOOSE.

EVERY tin of SHARP'S SUPER-KREEM TOFFEE is full of little messengers who carry sunshine into the heart of some little boy or girl—or grown up, as the case may be. Sharp's Super-Kreem is so *thoroughly* good—good in every way. It nourishes the body as well as tickles the palate—it possesses nutritive value as well as the most charming, creamy flavour. Look out for the orange tin with the parrot and the Knut upon it—and when you see one, Buy it.

Sold loose by weight or in 4 lb. decorated tins—also in ½, 1, and 1 lb. tins.

See that name is on each paper in which Toffee is wrapped.

If unobtainable in your district, kindly send postcard giving name of your confectioner.

E. SHARP & SONS, LTD., Maidstone.

SHARP'S SUPER-KREEM TOFFEE

A MAIDEN'S MARTYRDOM.

GIRL PAYS WITH HER LIFE WHILE BETRAYER GOES SCOT FREE.

A RECENT article in this journal dealing with the sad plight of the "Unmarried Mother" has received striking emphasis in the circumstances of a tragedy enacted in a remote village in Somerset, the facts of which might never have come to light had it not been for our determined intention to see justice done in cases of this kind. It is a painful story, calculated to move the hardest heart. At the village of Axbridge, in Somersetshire, there lived until recently a merry-hearted girl of eighteen, the smiling picture of health, known throughout the district for the charm and vivacity of manner which, alas! was to prove her undoing. The girl was engaged as a domestic servant at the Red Lion Hotel, where she had constant opportunities of friendly intercourse with men, among whom she was popular and generally respected. It may be said with confidence that never had there been a whisper against the girl's character; if anything, she had earned a reputation for aloofness in her dealings with the other sex, and if ever the term "innocent" could be justly applied to a modest maiden, it was an accurate description of Lily Beecham. Tragedy entered her life in the guise of love. On her part, the attachment formed for James Hayes, a man thirty years of age, working on the railway at Axbridge, was one of pure and simple-hearted devotion. When the man told her that he intended marriage, that whatever happened she might count upon his fidelity, and that all risks might be taken upon the faith of his plighted word, she believed him, and consented to what, for no other inducement on earth, she would have permitted. When certain natural consequences resulted, Hayes renewed his promises, consoling the poor girl with the assurance that as soon as suitable arrangements could be made she should be a happy wife and mother. Until two months before the baby was born, the prospective father continued the "courtship," leading the keen-eyed public of this small village to believe that all might yet be well. His dastard blow was reserved for the moment when it was calculated to produce the most cruel effect. On the eve of her confinement, he told the poor child that he had changed his mind; that the claims of a widowed mother prevented the act of justice to Lily Beecham that his conscience had first prompted, and that she must fend for herself as best she could with his child to mother and maintain.

THE FINAL OUTRAGE.

So far, it may be said there is nothing in the story worse than in many others that have come to light from time to time. But the worst is yet to be told. The hour struck for Lily Beecham, and after an ordeal of physical agony, intensified by those sensations of shame and humiliation that not even the distress of her illness could banish, a baby girl was born. There followed the inevitable mental reaction, in which this poor eighteen-year-old child was almost beside herself with anxiety and depression. Yet still, as is the wonderful way of women, she harboured a passionate affection for the man who had betrayed and deserted her. At first her mother was disposed to brush her remarks aside as the ravings of delirium, but gradually it was borne in upon all observers, including the hard-headed doctor in attendance, that her desire "to see Jim," if only for a few minutes, was one that must be satisfied if her recovery was to be assured. They sent for James Hayes, begging him, of his kindness of heart, to spare a few minutes for an interview with the girl who, as the price of his selfish gratification, had gone through an experience too terrible for words. The blackguard refused this simple request. They told him that the girl's condition was growing critical, that her life might even depend upon the satisfaction of her wishes; that, in the opinion of the doctor, his presence was essential to her recovery. Still he refused. It is said he was too busy to come. He was a member of the local Football Club, and at the height of the season engagements were pressing. If Lily Beecham died unless she saw him, then die she must.

THE ULTIMATE TRAGEDY.

And die she did—died, so the doctor said, of a broken heart. We will not harrow our readers with any lengthy extracts from the pathetic letters we have received from the mother and aunt of the dead girl. It is sufficient to state that in the agony of death, the poor girl's cry was "If only Jim would come for a minute to say 'Goodbye,' I should be happy." This poignant utterance was reported verbally to the girl's "lover," and still came the blank refusal to approach the bedside of the dying mother. The funeral service was an impressive function. Around the graveside there gathered all who had known this glad-hearted maiden in the bloom of her youth and beauty, vying with each other in tributes of respect to her memory. James Hayes, if not there, was thereabouts. As a matter of fact, he was playing football in a field within a short distance of the churchyard, and occasionally the solemn notes of the funeral bell clashed with the cries of the game. On his way to the match he had passed the cottage, from the humble portals of which the coffin of his dead victim was being carried to its last resting place. His child lives. Owing to the poverty of the girl's family it has been removed to the local workhouse. If the heartless blackguard has an ounce of manliness in his composition, he will claim it as his own and lavish upon it some share of that devotion which is his unpaid debt to that poor dead girl.

SERVICE IGNORED.

CAVALIER TREATMENT BY THE LABOUR MINISTRY.

A man who served the State faithfully for more than a generation—having been twenty-one years in the 2nd V. B. Middlesex Regt. (long service medal), five years in the City of London Imperial Yeomanry ("Rough Riders") and three years in the Royal West Surrey Regt., Records Office, besides a short term in a R.A.F. Depot—was justified, when leaving the latter in consequence of its closing down, in expecting that an application to the Joint Substitution Board for a temporary appointment in a Government Department would meet with favourable consideration. To his amazement, he received a printed letter from the Board, signed by W. H. Lowe Watson, informing him that it was unable to entertain his application "in view of the fact that no man is now normally accepted for temporary service in Government Departments who has not served in H.M. Forces." The brilliant Government official who was responsible for the despatch of this missive either overlooked or ignored the long service of the applicant, who had enclosed his record and copies of exemplary testimonials from the R.A.F., T.F. Records, a late Colonel of the 8th Middlesex Regt., and the C.O. of the City of London Yeomanry. Barred in this arbitrary fashion from Government employment, he has the additional misfortune to be ineligible for the out-of-work dole, having left the R.A.F. Depot prior to the introduction of the scheme. Thus is a married man with two children, a long and loyal servant of the State, left derelict in such stern times as these.

MISERIES OF THE MERCHANT SERVICE.

CONDITIONS ABOARD THE s.s. "INDIANOLA."

Next to the bluejacket it is the seamen of the merchant marine who sustains the fabric of the British Empire; yet, in thousands of cases, he is the least considered amongst the workers. An account of the conditions aboard the steamship *Indianola* gives rise to these reflections; and there is, unfortunately, no doubt that the state of affairs we have to describe is repeated in the case of hundreds of vessels flying the British flag. The seamen's quarters on the ship provide a space of about 11 ft. by 11 ft. for the use of nine men, a third of it being occupied by a table. There, cribbed, cabined and confined, those nine men eat and sleep, and the condition of the atmosphere in the morning when in the tropics is unspeakable. The sanitary accommodation is a disgrace to a British steamship company. A combined w.c. and bathroom, 9 ft. by 5 ft., has to serve eighteen men. How can decency and health be preserved in such conditions? Men who leave their homes, and all who are dear to them, to encounter the ever-present perils of the deep, are surely entitled to some small measure of consideration. Desertions from British ships are frequent, and a consequence. Under almost any other flag the sailors have better conditions. As a result, aliens man British ships, and British sailors, arrived in foreign ports, run, and prefer to sail under almost any flag than their own. Is not this a matter in which Mr. Havelock Wilson should interest himself? We know that his attention has but to be directed to it for him to act.

PERPLEXING, BUT PROVOKING.

HAVE YOU TRIED THE "J.B." PUZZLE?

In little more than a week the JOHN BULL Puzzle has leaped into public favour. Its apparent simplicity is irresistible. Everybody who sees it falls under the tantalising spell of those seven pieces of cardboard which have to be made up into the letters "J.B." They prove so baffling, yet so beguiling that, like the immortal spider, one has to try and try again. It is that patience and perseverance that will mark out the winners. It will be those that stay the course who will get the big prizes. The Puzzle can be done, but there is only one solution; that is locked up in the JOHN BULL safe until March 4th, when the Competition closes, and the Judge is selected. All solutions should be forwarded by registered post to the "'J.B.' Puzzle Department, 92, Long Acre, London, W.C.2." There they will be numbered and time-stamped in the order received, but will not be opened until March 4th. No member of the staff dealing with the Puzzle is allowed to compete, or knows the solution. The first ten correct solutions received obtain the prizes—1st, £300; 2nd, £100; 3rd, £50; 4th, £15; 5th, £10; and 6th, 7th, 8th, 9th and 10th, £5 each. Winners will be announced in JOHN BULL dated the 12th of March. The Puzzle may be obtained at Smith's or Wyman's bookstalls, or of any newsagents or stationers, price one shilling, but you are advised to get one at once, as they are selling fast. Look out for the red, blue and yellow box and snap it up—there is still five weeks to the close of the competition.

HIS OFFENCE.

POST OFFICE AND MAN WHO CHANGED HIS NAME.

A temporary post-office worker enlisted. After his discharge he applied for part-time work at another post-office. It was then discovered he was previously employed under another name—not his own; and he was plainly told not to press for the job, otherwise a case would be made out for the Comptroller. The man says he changed his name because it was German. He himself was not a German; his father was born in London, and his mother was an Englishwoman. "We know nobody in Germany or anything about Germany," he adds, "except that she has got what she deserved, and that my brothers and myself helped to do it." Surely this is an instance where the Post Office could apply the blind eye. The man is not in a position to pay the necessary fees for changing his name—and he only did what scores of others (and some much more highly placed) did in the early days of the war. Red tape can be pulled too tight sometimes.

THE PREY OF THE PEARL.

INSURANCE CO. REPUDIATES WIDOW'S CLAIM.

On the pressure and promises of one of their agents, the wife of William L. Motchman, of 173, Nag's Head Road, Ponders End, took out a policy for £21, payable on his death, with the Pearl Insurance Company. Motchman was a demobilised solder who, in good health before enlistment, became ill during war service in France, was sent into hospital and after discharge stationed at Gretna Green until he was demobilised. After demobilisation he resumed his trade as a compositor and continued at it until 31st December last, dying suddenly of heart disease on New Year's Day. "I insured my husband," says Mrs. Motchman, "on the agent's assurance that the Company were accepting B2 men, and that no medical examination was necessary for a small policy. He said at the time they had hundreds of B2 men assured, and they knew that three-parts of the men home from the war were category men, but they would not be able to do any business at all if they stood out about that. I told him my husband was a pensioner for heart trouble, and he said men lived years with that and it was not serious, so I took out the policy." No medical examination was demanded in the case, the policy was issued, and the agent regularly collected the premiums which the Pearl Insurance Company put into their coffers almost up to the moment of the man's death. When her husband died Mrs. Motchman went to the Company's office in Holborn, where a clerk in the claims department "coolly told me," she says, "that I should receive nothing as my husband was a B2 man when I insured him, as I knew full well, and had no right to do so, as he was not a fit man, but the directors had instructed the clerk to pay me my premiums back, which amounted to 15s. 4d." Mrs. Motchman insisted upon the payment of her claim of £21 under the policy, and declined to accept the amount offered. If the agent who canvassed for this policy truthfully stated that the Pearl have hundreds of B2 men assured, it is obvious those who have assured them are living in a fool's paradise if they think the Company will honour the bond. The policies in such cases will be treated on the death of the assured as a scrap of paper, and meanwhile the Company will have the effrontery to collect the premiums without scruple and without diffidence. We suggest, therefore, that persons who are paying the premiums in these cases should visit the chief office of the Pearl in Holborn and demand the adjustment of their policies to a standard of commercial morals commonly understood and recognised.

AFTER TWENTY-FIVE YEARS.

CRUEL DISMISSAL OF A CONSTABLE.

That an attack of cramp in the stomach should lead to a policeman's dismissal after twenty-five years' service, with the consequent loss of a pension of £117 per annum, seems scarcely credible, yet such has been the experience of ex-Constable James G. Gale, of 169, Evelyn Street, Deptford, S.E. He was employed by the Port of London Authority, and when on duty at the Docks at 5 o'clock in the morning about a month ago, was seized with stomachic cramp, and had recourse to a very ancient family remedy, a pint of old ale, warmed with ginger and other condiments. The effect of this draught was a violent attack of vomiting. While in the throes of his sickness, he appears to have been seen by a Superintendent, by whom he was reported. Temporary suspension for a week resulted, followed by his dismissal from the Force, with the consequent heavy financial loss already mentioned. Having heard the story from his own lips, and being convinced of its truth, we wrote to Mr. E. C. S. Baker, Chief Police Officer under the Port of London Authority, pleading for a reconsideration of the case, and suggesting that the punishment did not fit the crime. Mr. Baker's reply was to the effect that he was "quite unable to take a more lenient view of ex-P.C. Gale's case, which was a very bad one." Holding the opinion that the only thing "bad" about the case was the pain which gave rise to it, we again wrote to Mr. Baker, setting out the details of the incident as related to us by Gale, and asking whether our information was correct or otherwise. All we were vouchsafed was a curt reply to the effect that the information we had received was not correct. Again returning to the charge, we wrote asking to be furnished with more particulars, but were met with a refusal to discuss the case any further. With all respect to the Chief Police Officer, we are not inclined to let the matter rest here. If ex-P.C. Gale's account of the incident leading up to his dismissal is true, then the treatment he has received after 25 years' service, and when within measurable distance of his retirement on pension, is shocking in its callous brutality and a disgrace to the Port of London Authority.

PRINTER'S PIE.

(Half-a-crown is paid to the sender of each item published. Envelopes must be marked "Pie.")

"WAKEFIELD EXPRESS":—"Holy Trinity Church . . . Evensong. . . Anthem, 'Ho EVERYONE THAT THIRSTETH' (Martin); Hymns 220, 82, 24. CALL AT THE POPULAR MARKET HOUSE FOR WINES, SPIRITS, AND BEER OF THE FINEST QUALITY."

"LINCOLNSHIRE ECHO" (advertisement):—"We, JESSE, MARY, and LILY ——, . . . will not be responsible for OUR SON'S, Frank ——, Debt or Debts after this date."

"EAST ANGLIAN DAILY TIMES":—"James Gaskin . . . was charged with failing to report that a black GELDING MARE was suffering from mange."

"DUNDEE EVENING TELEGRAPH":—"If I could reduce my WEIGHT by EIGHT INCHES . . . a new world would be open to me."

"CALCUTTA STATESMAN" (*In Memoriam* notice):—"To the loving memory of Edith Rose ——, wife of A. J. ——. . . . YOUR CHILDREN NOW ARE IN MY CARE AND A WOMAN, A WIFE, A SWEETHEART."

"YORKSHIRE POST":—"Watching him, as he stood with ONE HAND ON THE RING ROPE, it was impossible to realise that he had LOST his eyesight and BOTH ARMS."

"INVERNESS COURIER":—"The ring WAS QUITE BRIGHT and TARNISHED."

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THE MODERN LEPROSY.

GOVERNMENT'S FATAL APATHY REGARDING THE SECRET SCOURGE.

By W. CHARLES PILLEY (*Assistant Editor*).

I SUPPOSE it is inevitable that in the discussion of a matter of this kind certain misunderstandings should arise, and I wish at once to correct an error which, if allowed to spread, may have serious results. It is not my purpose in this series of articles to propound any sort of "cure" for venereal maladies, which, once they have been allowed to develop, will yield only to skilled medical treatment. Indeed, we here approach the very crux of the problem. The whole basis of my argument is contained in the homely maxim that "Prevention is better than cure," and my sole appeal is to those who have not yet encountered the terrible fate that too often waits upon chance misconduct. This proviso should dispose of a great bulk of the huge correspondence upon this subject that I have received, and which I am quite unable to deal with except in a general way. There remain certain other arguments, some moral, others medical, which I am by no means disposed to shirk.

RIVAL POLICIES.

Among medical practitioners and the public at large there is a sharp division of opinion upon this vital theme. We have the much-advertised National Council for Combating Venereal Disease, an organisation enjoying the direct patronage of the Ministry of Health, and furnished from Government funds with substantial subsidies, enabling them to carry on an extensive propaganda with which all of us have become familiar through the columns of the newspapers. From day to day we read lurid statements concerning the likely penalties of promiscuous intercourse, coupled with the urgent recommendation that all who have "taken a risk" should attend without delay at the nearest clinic or put themselves in the hands of a private doctor. In plain terms, it is expected that a man who, in pursuit of excitement or under the stress of sudden temptation, has succumbed to the impulse of sex should immediately place himself in the position of a patient in respect of a possible illness no visible symptoms of which have as yet appeared. If no better plan were available I should not for a moment decry the efforts of the National Council or question the efficiency of "early treatment"; but it is to me an astounding thing that the whole energies of the Ministry of Health should be devoted to the cure of diseases which, by the exercise of a little common sense and the use of certain elementary antiseptic precautions, might, in all likelihood, be averted at the outset. This is not a mere layman's view. It is shared by a number of the most eminent physicians and surgeons, some of whom, like Sir Bryan Donkin and Sir William Arbuthnot Lane, actually withdrew from the National Council on account of their deep conviction that that body was advocating not the best, but simply the second best, panacea for diseases whose ravages were daily claiming their cruel toll of the young life of the nation. It is true that the National Council, which has sternly set its face against the simple plan of self-disinfection, can adduce distinguished names like those of Sir Thomas Barlow and Sir Alfred Pearce Gould in support of its attitude. But as I look at the records of these doctors I cannot shut my eyes to the fact that they have been associated with more than one "crank" movement conceived on narrow Puritan lines. The medical man turned moralist has forsaken his trade.

VENEREAL DISEASE ACT.

Unfortunately, the Government went out of its way in 1917 to pass through Parliament a measure which is calculated severely to handicap the public in their efforts to avoid the risk of venereal infection. It is common knowledge among a large section of the community that the proper use of certain harmless disinfectants at the right moment may be trusted in nearly every case to avert this well-defined physical danger. This knowledge is possessed by every qualified chemist, and but for a mischievous clause in Section II. of the Venereal Disease Act it would be easily possible for any prudent individual, mistrusting his powers of self-restraint, to call at the nearest pharmacy and furnish himself with the means of effective self-disinfection. Indeed, he may do so now if he is sufficiently experienced to ask outright by name for what he wants without intimating by word or hint the purpose for which it is required. If, on the other hand, he is devoid of practical knowledge and conscious simply of the dangers to be feared, he will apply to the chemist in vain. As a tradesman with business interests to consider, the dispenser of drugs is in terror of the Venereal Disease Act of 1917, under which the Government have actually laid an embargo, with penalties ranging up to two years' hard labour, not simply upon quack "cures" for syphilis and gonorrhœa, but upon the *prevention* of these maladies by means that every medical man knows to be as efficacious as any germ-destroying treatment that science affords.

A SENSIBLE SOCIETY.

Stung by these anomalies, and believing that the essence of all sound morality consists in the breeding of a happy, healthy, human race, free from the taint of foul disease, a number of doctors, with certain distinguished laymen, have broken away from the National Council for Combating Venereal Disease and established a rival organisation, known as the Society for the Prevention of Venereal Disease, with offices at 143, Harley Street, W. This body, enjoying no Government subsidy, and consisting simply of a number of public-spirited men and women, with nothing to gain and sometimes much to lose through their honest and courageous attitude towards this terrible problem, have no money to spend on lavish Press advertisements; it is, therefore, no more than a common service to the public to say that any individual personally interested in this matter can obtain all necessary information by applying to the Hon. Sec., Dr. H. Wansey Bayly, at the address stated. Still, this is not enough. I shall not be satisfied that I have discharged my duty in this important matter until I have placed the public at large in possession of the simple information necessary to eliminate the risk of venereal contagion. In a final article I hope to sum up the whole argument, and point out "the only way."

COMMUTED PENSIONS.

WARNING TO THOSE WHO WANT CASH.

The ex-Service man should not commute his pension except as a desperate and a last resource. Even then, only two reasons justify it in the majority of instances—investment in a business enterprise, or the purchase of a house to live in. Admitting that the idea of a substantial lump sum is attractive, the loss entailed by its acquisition may be serious. For most ex-Service men the regular weekly pension is the best form in which he can enjoy material evidence of his country's gratitude. As an example, we will take a £100 pension at the age of 40. Commuted, it should yield about £1,250—or twelve and a half years' purchase. But that would merely carry on to the age of 52½ years, whereas the normal expectation of life is 70 years. The difference (17½ years), at £100 a year, amounts to the substantial sum of £1,750. If one must commute one's pension, let it be deferred to the last moment. A man of 30 with a £100 pension, who defers commutation for ten years, saves £887; should he postpone it for twenty years, £1,735; for forty years (when he will probably begin to think of his latter end), £3,302. And, again, the value of the pound sterling is steadily increasing.

A FINANCIER'S FEE.

HOW TO GET SOMETHING FOR NOTHING.

"Financier" is how Mr. Edward Dyson describes himself on his notepaper, which, however, does not bear any address, although we believe he lives in Greenlaw Avenue, Paisley. He may be a thoroughly business-like man, but his dealings with a resident at Southend seem to be a little strange. In response to a request for a loan, he asked his prospective client to fill up a form giving the value of his furniture, rent of the house, etc. This was followed by a second note requesting insurance policies, rent book, receipts for furniture, and 12s. 6d. to cover the expenses of advance. Mr. Dyson, who had led the man to expect the loan on remitting this fee, seems to have altered his mind, for he wrote: "I regret I cannot see my way to make an advance under the circumstances. Your form is kept for future reference." There was no word at all about the 12s. 6d. he had received, so the client wrote asking for the return of his money, but all he got back was a letter demanding an apology and threatening action. No apology was sent by him, nor was a solicitor's letter sent by Mr. Dyson. Surely, no reader of JOHN BULL will be so misguided as to have any dealings with him.

SACKING CIVILIAN HEROES.

OVER-AGE MEN THROWN OUT OF WORK.

In the eagerness to employ ex-soldiers, some injustice is possibly being done to men who were over age, or absolutely unfit for war service. Some of them are being thrown out of work to make places for those who joined up. One of the recent cases brought to our knowledge concerns an over-age man engaged for more than five years as the messenger of a department of the Board of Trade, and who, three days before Christmas, received notice terminating his engagement. Throughout the war he served as a special constable on night duty, with its attendant risks during raids, being once almost killed during his voluntary task. He contends he should have received more consideration than, say, a man who wore khaki for only a few months and never left these shores. This is a point which must have escaped attention. It was never the intention of those who advocate the claims of ex-soldiers that others who served their country in various laudable ways during the war without enriching themselves should suffer. Every Government Department, including the Board of Trade, and all employers, owe a debt to these men, who have a right to consideration.

9 Yards of Genuine Scotch Tweed for 50/-

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REAL HARRIS and Lewis Homespuns. Direct from makers; best quality only, patterns free. —Harris Tweed Depot, Jaines Street, Stornoway.

SUITS, Overcoats, turned successfully, descriptive booklet and price list, write the Invisible Repair Co., Dept. J.B., St. Martin's Court, Ludgate Hill, E.C.4. Established 1908.

ARE YOU LONELY? Do you want friends? If so, send 8d. for "THE LINK" (not matrimonial).—LINK, 3, Wine Office Court, E.C.

OILSKIN DRESSING.—Ware's Genuine Non-Sticky Preparation for Re-Dressing and Waterproofing Oilskins, Capes, Leggings, Car Hoods, etc. Black, Yellow, Green or Khaki. Trial Tin 2/6, including Postage. Large size 3/6. —Ware & Sons, Cover Makers, Hull.

1,000 GIRLS' WATERPROOF CAPES, with hoods, in fawn, grey, saxe, royal green, black and white check. Sizes 20 in. to 24 in., 9/6; 26 in. to 30 in., 10/6, post free.—Powell's Mart, Ltd., 2, Lewis Grove, Lewisham, London, S.E.13.

BLOUSES.—Parcels from £2. Wholesale List and Advice to Beginners, 2d. stamp.—S. & J. Ireland, Ltd., Dept. 3, 69A, Market St., Manchester.

OVERCOATS and SUITS, etc., "TURNED" SUCCESSFULLY. Defies detection. Booklet free. —City Repair Co. (D.B.), 260, High Holborn.

£2 WILL commence you in business offering great scope. £5-£10 can be earned weekly. Write for particulars, H. Marks, 51-52, Houndsditch, London, E.1. Cheapest wholesale warehouse for Drapery, Boots, and Clothing.

WE BUY ANYTHING. Cash by return post for parcels sent. Carriage refunded.—O.C.T., 9, Davis Mansions, Aldgate, E.1. Avenue 8480.

BEAUTIFUL POLISH.—Make your own boot, floor, and furniture polish. Also great chance for right man without capital to open out. Secret trade formula and directions, post 2/6. Cheeseman, 116, Gt. Jackson St., Hulme, Man.

WOOD BEDSTEADS.—Set of timber cut to size with design for full-size bedstead in oak, ash, etc., 19s. 6d., 22s. 6d., 25s., planed 25s. 27s. 6d., 30s. Will be sent upon receipt of cash by A. Ambery, Wibberley Works, Flixton, Manchester.

WELL KNOWN British Firm manufacturing article in daily use is prepared to appoint private agents throughout Great Britain and Ireland, particularly in large business concerns. A substantial income can be easily secured by energetic persons. The offer is particularly attractive, entails no risks, and is made by a house of national repute.—Apply, Rapid Steel Co., Ltd., 25, Shaftesbury Ave., London, W.1.

WE "TURN" OVERCOATS, Suits, as new. Best work. Descriptive list "Z."—London Turning Co., 97, Downs Park Road, E.5.

HARRIS TWEEDS, direct from Loom to Wearer. Purest Wool, hand-made. Patterns free. Morrison (Dept. J.B.), Leverburgh, Harris, N.B.

JUMPER WOOL.—Beautiful quality, 20 lovely Shades, 10/- per lb. Send for shade card.—Caledonia Hosiery Co. (Dept. J.B.), Bradford.

RED NOSE Ointment, the effective treatment for Noses, Scars, and other disfigurements, 3/9 per stick. Peralia Company, Camden Street, North Shields.

SCOTCH SEED POTATOES. Beautifully illustrated 36-page cat. describing best varieties post free.—Thyne's Potato Dept., Union St., Dundee.

FREE Patterns Genuine Scotch Homespuns, 9 yds. (28 in. wide) 50/-, while stock lasts—splendid for Ladies' Costumes and Gent's Sports Suits. Made by disabled soldiers and sailors. 5 per cent. discount on all orders received before Feb. 28, 1921. Write Seaforth Weaving Institute, 28, Great Pulteney Street, W.

LISTEN HERE!—You want more money? Right! We'll show you how to earn it. Send us your address. British Institute Mail Order Traders, Ltd., Fulwood House, London, W.C.1.

"BELLROCK" OILSKINS "Weather the Storm." Direct from Manufacturer to Wearer. Catalogue Free.—Andrew Davie, Ltd., Hilltown Oilskin Factory, Dundee.

LEARN to write advertisements and earn from £5 to £10 weekly upwards, both sexes.—Write, Secretary, Dept. J.B., Dixon Institute of Advertising, 195, Oxford Street, London.

OVERCOATS AND SUITS TURNED equal to new. Send garments for estimate. Price list. Write L. Silk and Co. (J.B.), 54, City Road, E.C.1. WE COLLECT. 'Phone Central 1812.

HOW to become a Sanitary, Factory, Weights and Measures Inspector, Relieving Officer, Private Secretary, etc. Write Secretary, Sanitary Training College, 335, High Holborn, London

LEARN Dutton's 24-hour Shorthand. Secure speed of 150 words per minute. 1st lesson free. Dutton's College (J.), Skegness.

"John Bull" £400 Window-Dressing Competition.

TRADERS should write for full particulars of this splendid competition. There are many prizes in addition to the first prize of £200, totalling over £400. *Whether you win a prize or not it will increase your sales*—it refers to all articles advertised on back cover. No Entrance Fee. WRITE NOW on coupon below, cut it out and post it.

CUT HERE.

To the Manager, "Familiar Packages" Window-Dressing Competition,
(Dept. J.B.4), Advertisement Department,
90, Long Acre, London, W.C. 2.

Please send me full particulars of the "Familiar Packages" Window-Dressing Competition. I am a bona fide trader and attach my billhead, card or business note-paper.

Name .....

Address .....

.....

Business .....

Date.....1921.

CANDID COMMUNICATIONS.

This space is devoted to Open Letters to Celebrities, Notorieties, and, occasionally, Nonentities.

To Mr. Justice Bailhache, Royal Courts of Justice.

MY LORD,—So the hard case of the Civil Servant, Dr. Arthur Denning, against whom you gave judgment last November, has ended happily after all. In the course of his action for damages, for wrongful dismissal from his appointment as Superintendent of Industries in Bengal, you made some very caustic comments on the nature of his agreement, which, to quote your own words, enabled the Crown "to dismiss a Civil Servant at pleasure." Your observations have resulted in the India Office reconsidering Dr. Denning's case. They have now sent him a letter of explanation, together with a cheque for £500. In addition to the doctor's gratitude, you have my sincerest thanks for taking such a strong line against Governmental unfairness.

JOHN BULL.

To Miss Irene Harrison Bell, Welwyn, Herts.

DEAR LADY,—I see by the letterpress underneath a picture of your farm in one of my contemporaries that you have said, "I won't have men here now. Girls by themselves are the most satisfactory." Of course, the mere men only fought for you, and for the land of which your precious farm is but an infinitesimal fraction. Still, you may have disapproved of the war; and since you disapprove of men as workers, you will no doubt object to them as customers, and refuse to do business with them. If you don't, I doubt not that they will.

JOHN BULL.

To Chief Constable Burnet, Boston, Lincolnshire.

DEAR CHIEF CONSTABLE,—You have my sympathy. Indeed, the whole police force of Boston has my sympathy. Under the silvery moon of a recent Sunday night, people passing through Strait Bargate distinctly saw human figures walking on a roof and crouching behind chimneys. Somebody cried "Burglars!"—the town was thrown into a state of wild excitement; every available constable was summoned to the scene; bobbies climbed roofs, bobbies searched shops and houses, bobbies guarded exits and entrances; and yet when Boston went to bed at midnight, probably half-suspecting there must have been something seriously the matter with the whisky, the supposed burglars were uncaught. It was not until a little before 1 a.m., I believe, that you were informed two lads had admitted climbing through a trap door on to the tiles and shouting down a chimney in order to frighten the rest of their family. A fool's joke indeed!

JOHN BULL.

To the Vicar, St. Michael's, Ipswich.

DEAR PADRE,—Will you be kind enough to inform me what you mean exactly by "a Consecrated Organist and Choirmaster," for I see you are advertising for such an individual, who, moreover, should also be a "total abstainer and non-smoker." In my experience I have not found that the best musicians are the smugly pious. Take my advice and obtain an ordinary human man with red blood in his veins, who enjoys a glass of generous wine and the aroma of a good cigar. He will instil a warmer quality into his music than ever an anæmic puritan did.

JOHN BULL.

To Alfred John Gibbs, Morris Rd., Leytonstone, London, E.

INHUMAN WRETCH,—When you stood in the dock charged with neglecting your five children, the Divisional Surgeon said, "This is the worst case I have ever been called to, and it is all owing to the gross and callous indifference of the father." This was far too mild for a scoundrel like you. The evidence showed that you earned £3 11s. a week, and out of this you left only eighteen pence or two shillings a day for your children to exist on, while you fattened yourself on hot meals at a relation's house. Now you will have a chance to vary your diet for the next six months in prison, but the pity is it wasn't possible for the Bench to give you a few strokes of the cat. Only bodily suffering will cure Herods like you.

JOHN BULL.

To Councillor John Clay, Urban District Council, Holyhead.

SIR,—Though you don't seem to have had much success in the Council meeting which considered them, I am quite at one with you as well in regard to your resolution as to your amendment. As you say, it is a disgrace to Holyhead, as it would be to any town, that allotments should be allowed in the cemetery; "people carting manure and other things close to the graves is an eyesore and painful to those who have their dear ones there." In regard to the secretaryship of the Allotment Committee, it is very regrettable the Council should make a Pooh-Bah of Mr. Asquith, the Surveyor and Sanitary Inspector at £400 a year, by giving him this post also at £50 a year. I am of your opinion that it should have gone, in gratitude and humanity, to some disabled, out-of-work ex-soldier who has only a small pension to support existence. However, I suppose no amount of talking will instil right feeling into some of your colleagues.

JOHN BULL.

To the Rating Valuer, Edmonton Union, Tottenham.

DEAR SIR,—I notice you have been advertising for a clerk—"typist, and one with good general experience in a surveyor's office, used to making tracings of plans, and scheduling from rough notes." The salary you are offering is from £100 to £120. Consider what this amounts to in pre-war values, and have the intelligence to pay a wage that an educated man can live on decently, if not in comfort. What are scavengers paid down your way?

JOHN BULL.

To the Rev. A. B. Brooker, Mansfield Woodhouse.

DEAR MR. VICAR.—Let me shake you by the hand. It's a treat to know a man like you—a man who sees no harm in an innocent whist drive, a dance, or a game of football. It is fine to hear you declare that you "fail to see that a pack of cards is the Devil's Bible," but that it is "just pieces of cardboard, made for the purpose of learning Christianity by 'playing the game.'" That's just it. No wonder your parishioners are enthusiastic, and that one of my correspondents refers to you as "Our parson—a cheery little bloke, liked by all the villagers." May your days be long.

JOHN BULL.

To R. Crawford, Esq., The Avenells, Guilden Morden, near Royston.

SIR,—Your application to the Melbourn Magistrates for an Ejectment Order against the tenant of one of your cottages, Mary Smith, seems to me to disclose a pitiable lack of human sympathy. As I read the case, the ground of your application was that "the defendant by her conduct is a nuisance and annoyance to the other tenants." Her offence in fact is that she shelters her sister, "not quite normal," and her three children. This poor woman is a war-widow who for a time lost her reason when her husband was killed in the war, was subsequently under treatment in a mental hospital, and on her discharge better, but not quite well, was homed by her sister. You brought not a scrap of independent evidence to prove that the presence in the house of this poor creature constitutes a nuisance. Apparently not one neighbour would come to Court to speak against her shelterer; and I cannot think the Magistrates did any credit to themselves in taking your view that giving a home to a mentally-afflicted woman constitutes a nuisance which justifies their granting to you an Order of Ejectment. They make the law very cruel.

JOHN BULL.

In the Barber's Chair - - - - - - - Sir James Craig.

Goo' mornin', sir. . . W'y, it ain't—it carn't be—yes, it is! Jew know, sir, I 'aven't seen you for somethink like nine years? . . . *You don't remember me?* Ah, p'r'aps I 'aven't got such a good face for memories as wot you 'ave. You wasn't a belted knight in them days. You was plain Capt'in Craig; an' you come in 'ere one day to 'ave your 'air cut. Take this chair, sir. . . . *Jest a trim?* Right. . . . Yes, I remembers you well. There was trouble in Belfast at the time. Protestant workmen was persecutin' the Roman Catholics, an' I remember I blamed you for it. Thet was before the 'Ome Rule Bill 'ad parssed its second readin', an' I recollec' tellin' you orf becos one o' your strongest arguments against the Bill in the 'Ouse was thet it would give the Roman Catholics a charnce to persecute the Protestants—but I'm blest if it didn't 'appen the other way round! But them times is done now, Sir James, and I'm inclined to look on you as the gent wot's goin' to do as much to pacify Ireland as anybody. I reckon it was a jolly good move on Sir Edward Carson's part to decline the Ulster premiership. 'E's a fine feller, and a patriot. There ain't no question about thet. But, you know, 'e's bin a bit aggressive, 'asn't 'e? I don't say 'e 'asn't bin justified, but there you are. You've bin a dam good lieutenant to 'im, and I fancy you will be more wotcherma'call acceptable to the Ulsterites then wot Sir Edward would 'imself, and 'e knows it. In these 'ere times it ain't the man wot says the narstiest things wots wanted, so much as the chap whose soft arnser can turn away wrorth, as some poetic bloke sed somewhere. And I'm glad to say you seem one o' thet very same sort. Not thet I'm saying anythink against him, minjer. Fur from it. I've seen 'im in the Lore Courts, and arfter 'earin' 'im crorss-examine a pore blighter of a witness 'e cert'n'y ain't the sorter bloke wot I should like to say anythink against, if there was any charnce of it gittin' to 'is ears. Sir James, I reckon you're a gen'l'man wot oughter be appreciated. You're givin' up somethink. A seat in the 'Ouse at Westminster ain't to be sneezed at. But you're givin' of it up to take on a huneasy one at Belfast. Well, all I've gotter say to you is Good luck, and 'ere's the skin orf yer nose! . . . I'm sorry I carn't offer you anythink, but you'll take the will for the deed. . . . But there's one point wot's troublin' me. Wot's the Hadmiralty goin' to do without yer? I reckon they'll 'ave to go a long way before they find a Secretary like you. Will you 'ave a shampoo, sir? . . . Jest as you like. I ain't one o' them barbers wot tries to shove things on me customers. . . . Good day, Sir James, an' I'm much erbliged, I'm shore.

Great Corset Offer to Lady Readers.

A 1921 Model Ambron Health Corset will be sent you on 'Appro.' for

DEPOSIT OF **1/6**

(See Coupon Below.)

HERE is a remarkable opportunity for every lady reader of *John Bull* to see and examine the new 1921 Model Ambron Gold Medal Health Corset in her own home by simply filling in the coupon below and sending with a deposit of only 1/6.

This unique and straightforward offer enables you to judge for yourself how wonderfully the Ambron Corset improves the figure. Indeed, the experience of many thousands of ladies is that the Ambron Corset is the greatest bargain in corsets to-day—as regards stylish cut, beauty of contour, effect in wear, fine materials and finish, and because of its exceptionally long life and the way in which it preserves its shape long after ordinary corsets have lost theirs.

This lovely model will be sent to you direct for 1/6 deposit. The full price, 10/6, need not be sent at once. When you have seen and examined the Ambron Corset you can remit the balance either in one sum or by instalments, as explained in the coupon.

HOW TO ORDER.

Simply write your full name and address on a piece of paper, fill in corset measurements on attached coupon, cut out and pin coupon to the paper, and post at once. It is most important that you draw two lines across the postal order, thus / /, and make it payable to Ambrose Wilson, Ltd., at General Post Office, London.

NOTE.—Foreign and Colonial Orders must be accompanied by the full amount and 2s. 6d. extra to pay for the postage, viz., 13/-

COUPON. To secure prompt attention to order this coupon must be cut out and sent with your letter.

Please send me an Ambron Gold Medal Health Corset on approval, size as follows:—

Size of Waist..... Bust..... Hips.....

Also full printed particulars. I enclose 1/6 together with 6d. to cover part postage, and if I do not immediately return corset I will pay you the balance of 9/- either in one sum or by weekly instalments of 1/6 each.

JOHN BULL, 5/2/21. No. 409.

Post your order at once to—

AMBROSE WILSON, Ltd., 409, Allen House, 70, Vauxhall Bridge Road, London, S.W.1.

The Largest Mail Order Corset House in the World.

CLARNICO

Where'er you go
O'er dales and fells
Take CLARNICO
CREAM CARAMELS

CLARNICO

One of the FREE GIFTS

It is our constant policy to give the greatest value to Cigarette Smokers.

THIS is a handsome and novel Cigarette Holder with a telescope tube. You press the mouthpiece and out comes the tiny end of the unfinished cigarette without the use of pin or knife blade—the cigarette being smoked to a small fraction of an inch. You save one cigarette in ten by using this holder.

THE "ARCADIAN" CIGARETTE HOLDER cannot be bought. It is one of the 50 gifts for men and women, boys and girls, given to smokers of

Black Cat Cigarettes

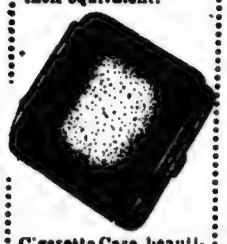
10 for 6d

Look for the Green Band on the Box.

BLACK CAT CIGARETTES are unquestionably the best, as well as the largest 10 for 6d. in the market. Made from the choicest selected Virginia Tobacco by the latest improved machinery, they are exceptionally firm and free from dust.

The 'Arcadian' Cigarette Holder is given for 100 panels of the 10 for 6d. size or 87 panels of the 10 for 1s. size.

Here are two other gifts:—Handsome Plated Safety Razor complete in box. A really serviceable razor equal to any in the market. 100 Panels of the 10 for 6d. size or their equivalent.



Cigarette Case, beautifully finished in black enamel, with gilt interior, holds 10 cigarettes. 100 Panels of the 6d. size or their equivalent. Other gifts include:—Handsome painted Silk Pictures. Pen Knife. Toys for the children. Fountain Pen. Pipe.

Send a postcard to-day for illustrated Catalogue of gifts. There is something in it to suit everybody. Address—

CARRERAS, LTD.
Dept. J.B.,
City Rd., London, E.C.

The introduction of the new Baron Cigarette-making Machines, each with a capacity of 700 per minute, has effected a saving, and as this is too small on each package to permit of any price reduction, we are passing it on to our customers in the form of useful gifts for themselves, their wives and children. By buying these gifts in large quantities, and in some cases having them especially made for us, we are enabled to offer really handsome articles.

Get a packet of Black Cat Cigarettes TO-DAY

SAVE THE FRONT PANEL

Send Now for List of Free Gifts. CARRERAS, Ltd., 239, City Road, E.C. 1.

GERMANY SH

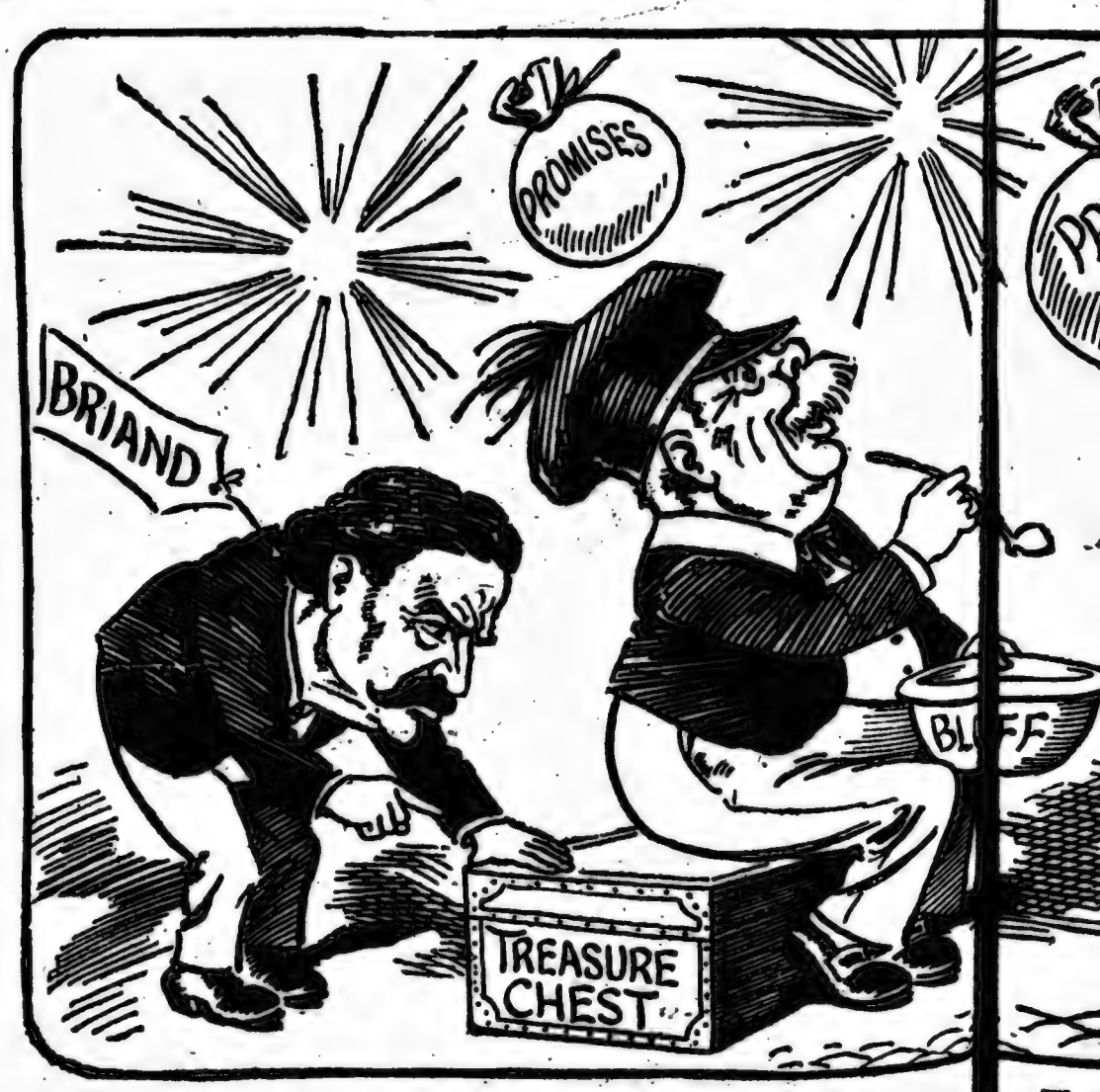
"Supreme" Folly at Paris—The "Reparations" M

By THE EDIT

DURING the past few months business has taken me a great deal to France, where I enjoyed many opportunities of making myself acquainted with the real state of opinion respecting the British attitude towards Germany. Mr. Lloyd George has also recently been there. I do not, however, suppose for one moment that people have been quite as frank with him as they were with me. At the same time, he is a shrewd little man, and he cannot have failed to observe evidences of great uneasiness in the minds of our Allies. They do not understand the Government's policy of letting Germany down lightly—which they attribute entirely to the fact that we at home had relatively very little actual experience of the horrors of war. Then, too, in M. Millerand as President, and M. Briand as Premier, they have two strong men in office, fired with the spirit of Gambetta, whose heart, in the most literal sense, is the proudest possession of France to-day. You remember those words of his, when his country was slowly recovering from the tragedy of 1870: "That great revenge of which all Frenchmen think, but no man speaks." And now that it has come, Millerand and Briand are not the men to let it slip through their fingers. With her fairest provinces devastated, her industries ruined, her credit shattered, her sacred edifices and historic buildings razed to the ground, a million and a half of her men sleeping in death, she is in no mood for "shaking hands and being friends." She came within an ace of national annihilation, and she poured out her blood and treasure to avert it. Above all, she knows Germany as we do not—and never shall. She is separated by no ocean barrier or mountain chain—and she can hear the reverberations of the anvils and forges and factories of the Huns again in full work. She knows, too, that Germany is bluffing both as to her means and her armaments. She will not tolerate the camouflage about the inability to recover the rifles from the civil population or the necessity to arm the Civil Guard. She has *her* Missions in Berlin and elsewhere, and is well-informed as to the financial position. And, in the words of Lloyd George—plagiarised, by the way, from the columns of this journal—her view is that the "loser must pay"—aye, and that "her pockets must be searched for the money." I wonder whether—when our Prime Minister, on December 18th, repeated, parrot-like, that dictum of mine—he ever dreamed that it would come home to roost. Well, Germany was the loser, and she *can* pay, and she *shall* pay. I do not say that at the moment it is possible for her to make very heavy remittances in gold; but she can pay in kind, until she has thoroughly recovered her position.

Our Amazing Folly.

What I am, however, concerned about is the ridiculous provision of the Peace Treaty that by May 1st she has to be informed of the amount which the Allies will expect, and that after a period of years she will be immune from all further liability. Just imagine what that means. After all, when everything is unsettled and uncertain, and when piteous appeals are being made for mercy, we have to fix the amount of her obligation—which should be the total cost of the war, and not a penny less; and, secondly, she is to be allowed to temporise and fool us for a whole generation, and then, once more strong and prosperous, her Chancellor may raise his hat and take a fond farewell—leaving the balance for ever unpaid. Such is modern statesmanship, under the inspiration of "all the talents" represented by a Coalition Government! It is too damnably ridiculous! Can you wonder that the country is revolting; can you wonder that Members are crossing the floor of the House; can you wonder that no Government seat is safe; can you wonder that the Coalition cohorts are quaking in their shoes as they survey the hostile country which confronts them? I have no wish needlessly to add fuel to the flames of public discontent with the present Government, but really the decencies of politics must be preserved, and, as my mind travels back to the time of the last General Election, I am simply aghast at the levity with which Ministers have treated the promises they then made to a nation still bleeding from the wounds of war. There is no need to go through the whole sickening catalogue of hollow pledges. Every reader recalls the solemn assurances given by the Prime Minister and his colleagues that the Kaiser and his principal henchmen were to be brought to trial; that Germany was to pay the cost of the War to the "uttermost farthing," and that "never again" should it be within her power to assail the liberties of her neighbours or the peace of Europe. The whole subsequent history of our negotiations with the beaten Huns has been a deplorable travesty of these high promises. As regards the ex-Kaiser, the latest reports are that, far from suffering any sort of penalty for his monstrous misdeeds, he has succeeded in salving from the wreckage of Germany's fallen fortunes a vast sum of money, it being credibly stated that as much as £2,500,000 has been conveyed to him at his Dutch retreat since January, 1919. Asked in the House of Commons if he could be sure that no part of this vast treasure would be used in any attempt to restore the Germany monarchy, Mr. Bonar Law could find no better answer than that the Allies were "keeping an eye" upon the course of events!—just in the same way, I suppose, as they are "keeping an eye" on Germany's impudent evasion of every salient clause contained in the Treaty of Versailles. It looks to me very much like the old discredited policy of "wait and see" operating, not in the realm of domestic politics, but in the explosive atmosphere of international relationships, where such criminal apathy may easily eventuate in unthinkable tragedy. In the closing months of the War, the word "Reparations" was on every tongue, the catchword of a hundred ministerial orations, the essential proviso in every statement of our Peace aims—the slogan to which thousands of our brave British boys marched to death or victory. When the Armistice was signed it was confidently assumed on every hand that no opportunity would be given to a defeated and dishonoured foe to evade the day of reckoning. That was more than two years



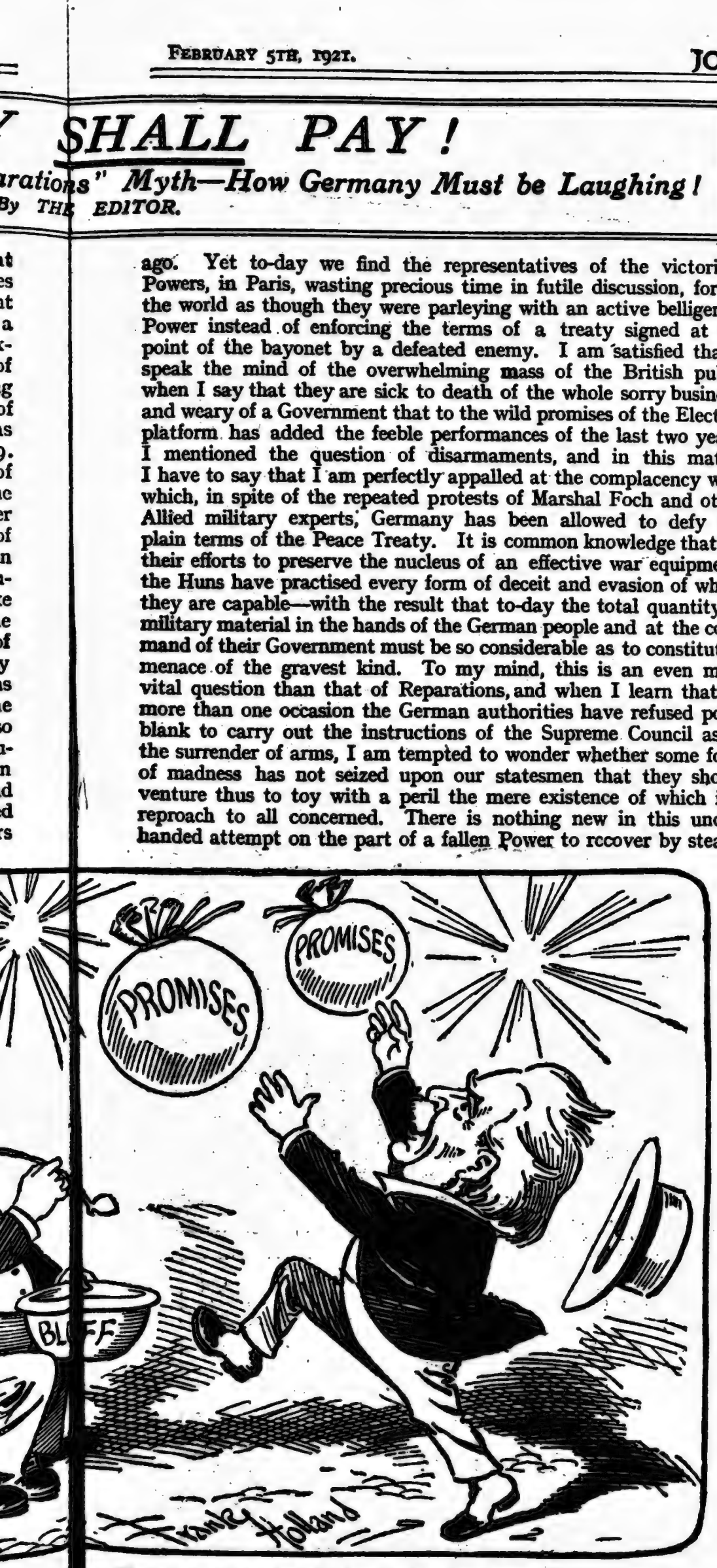
"I'm for ever blowing bubbles—
Pretty bubbles in the air;

...Y SHALL PAY!

...arations" Myth—How Germany Must be Laughing!

By THE EDITOR.

ago. Yet to-day we find the representatives of the victorious Powers, in Paris, wasting precious time in futile discussion, for all the world as though they were parleying with an active belligerent Power instead of enforcing the terms of a treaty signed at the point of the bayonet by a defeated enemy. I am satisfied that I speak the mind of the overwhelming mass of the British public when I say that they are sick to death of the whole sorry business, and weary of a Government that to the wild promises of the Election platform has added the feeble performances of the last two years. I mentioned the question of disarmaments, and in this matter I have to say that I am perfectly appalled at the complacency with which, in spite of the repeated protests of Marshal Foch and other Allied military experts, Germany has been allowed to defy the plain terms of the Peace Treaty. It is common knowledge that, in their efforts to preserve the nucleus of an effective war equipment, the Huns have practised every form of deceit and evasion of which they are capable—with the result that to-day the total quantity of military material in the hands of the German people and at the command of their Government must be so considerable as to constitute a menace of the gravest kind. To my mind, this is an even more vital question than that of Reparations, and when I learn that on more than one occasion the German authorities have refused point blank to carry out the instructions of the Supreme Council as to the surrender of arms, I am tempted to wonder whether some form of madness has not seized upon our statesmen that they should venture thus to toy with a peril the mere existence of which is a reproach to all concerned. There is nothing new in this underhanded attempt on the part of a fallen Power to recover by stealth



They fly so high, nearly reach the sky;
Then, like my dreams, they fade and die!

the military strength it has been forced to surrender. And if the Prime Minister is still placidly oblivious of the dangers arising, I would beg him to remember the maxim that "History repeats itself," and to consider the terrible responsibility resting upon those answerable for the course of events in Europe to-day. It was in secret, and under specious disguises similar to those now practised by the Huns, that the German military leaders, after their overthrow by Napoleon, mustered the armed strength that finally enabled them to reverse their fortunes and figure once more as a determining force in European politics. The same thing may happen again. On the faith of the Peace Treaty we have reduced our armaments, discountenanced the warlike spirit, and cherished a sense of security against military aggression. The instinct of the Germans, on the other hand, has been secretly to clutch the sword, to multiply the "Civil Guards" and "Secret Police"; to insist upon every occasion on her requirements for self-defence, and to evade by every means in her power the just demand of the Allied peoples that her military strength should be smashed beyond repair. The exact amount of war material existing in Germany to-day, and the precise extent of her thinly-disguised military forces, is difficult to arrive at, but the dimensions of the danger are sufficient to have seriously alarmed the experienced mind of the great soldier who, as Supreme Commander of the Allied Forces in France in the dark hour of crisis and at the glorious moment of victory, is qualified above all others to speak with authority upon this vital theme. But the protests of Marshal Foch go unheeded. His voice is that of one crying in the wilderness—a wilderness of conflicting policies and short-sighted aims, through the dark and tangled mazes of which it is only with the greatest difficulty that a ray of light can be perceived.

What the "Man-in-the-Street" Thinks.

Hitherto I have refrained from detailed discussion of this subject, knowing something of the technical difficulties in the way of a speedy settlement and being unwilling to incur the least suspicion of a desire to embarrass the Government in its heavy task. But I feel it my duty now to state what I know to be the earnest view of the average British citizen—including the women, whose deep convictions on these matters have too often been born of grief and agony unspeakable—especially having regard to the recent by-elections in which, it may surprise Ministers to learn, the question of enforcing the Versailles Treaty has been a topic of absorbing interest. The plain British citizen declines to concern himself with abstruse economic questions. The view taken, and one to which I whole-heartedly subscribe, is that Germany *must* be made to pay, and that there must be no wavering in this righteous demand until every avenue along which justice may be attained has been definitely explored. To say that this has been done is mere tomfoolery. At the first sight of an "economic" difficulty our Ministers have shied in nervous fright, instead of buckling to their task with the determination that technical obstacles should be made to yield to the paramount claims of Justice. As I said at the outset, it may not be possible at the moment to extract from German coffers large payments in gold, but it is absurd to suggest that a country of Germany's enormous natural resources and industrial capabilities cannot, under a sound time schedule, liquidate the vast bulk of the claims justly levied upon her by the nations she has so grievously wronged. I have just recently been glancing at an official Report issued by our Department of Overseas Trade. I commend it to the attention of the Allied Governments. The plain fact is that Germany has already begun to recover a very large share of her former commercial prosperity, and unless we can keep our wits about us we shall find that, having escaped the liabilities laid at her door by the terms of the Peace Treaty, she has used her advantage to achieve the position of commercial supremacy that she was fast acquiring before her mad plunge into the vortex of war. If, in addition to this, she is allowed to retain the skeleton of her former military organisation, Europe will have escaped one situation of deadly peril only to be confronted with another arising from the same foul source. That is the danger which it is the duty of the Allied statesmen to avert. Should they fail, the greatest tragedy in human history will be complete.

In giving publicity on this page to views of correspondents, preference will be accorded to brief letters or postcards bearing name and address for publication.

All communications must be marked "P.P." in left-hand corner.

The PEOPLE'S PULPIT

The readers of "JOHN BULL" discuss matters of Public Interest.

Letters and postcards for this page must relate to public, as distinguished from personal, topics.

For short acknowledgments of other letters—selected from our general mail—see "Letter Bag." pages 18 and 19.

Unjust Taxation.

When a business man or Company starts a new factory, the E.P.D. cripples the extension of business. Enormous sums are invested in antiques, paintings, pearl necklets, etc., by the War Rich, who go *tax free*.—P. J. MILL, Amesbury Avenue, Streatham Hill, London, S.W.2.

(*A sound protest, true as Holy Writ.*)

"To Him That Hath——."

An ex-Service man, "Down and Out," I observed in the window of a London Labour Exchange a notice, "Part-time sorters wanted urgently, apply within." With weary feet, but renewed hope, I entered, but was told that only MEN IN WORK need apply! The Government who advocate the work-for-all policy permit this scandal!—W. J. HARTE, Euston Rd., N.W.

(*Obviously this case is one into which the fullest enquiry should be directed. As it stands, it is a crying scandal.*)

Selfish Married Women.

Having been left a widow with a child to support, I have returned to my trade, "The Drapery," to find so many of the best posts are filled by married women with husbands in good positions. Surely it is time this was remedied when so many widows and single girls with others dependent on them are looking for work, and all women in the heavy departments should be replaced by ex-Service men?—(Mrs.) M. E. ADDICOLT, Iffley Road, Hammersmith, W.

(*The fault rests with employers, who should exercise a just discrimination in the matter.*)

Wanted: "A Business Atmosphere."

At a House of Commons debate last Session, I was dismayed at the unbusinesslike attitude of the Ministers. Two who reclined with their smartly spatted boots resting on the side of the table, *near the mace*, exhibited a "bored to sobs" expression whilst the late Mr. Charles Palmer, M.P., was delivering a very powerful and interesting speech *re* the Shop Act. The atmosphere of indolence and indifference was so pronounced that one thought immediately of the Bible passage, "He who is slothful in his ways is brother to him that is a great waster."—NATALIE MELINKOFF, Victoria Rd., Ellesmere Port, Birkenhead.

(*The attitude of our lady correspondent reflects the keenness of the women Electors—a factor with which for the future lazy Ministers must reckon.*)

Five Guineas is paid to the writer of the most interesting letter. That amount has been sent to Mr. Chance.

Poet on Probation.

Why cannot the poet laureateship be a yearly office? If during this term the poet proves himself worthy of his title, then he may be re-elected; if not, let him give place to a better man—or woman.—(Miss) DOROTHY CHAPMAN, Luddenham, Faversham.

(*Under this system it is certain that the job would be to let twelve months from now.*)

"Coal."

If the dairyman puts water in the milk, or if the grocer sells margarine in place of butter, they get fined. Why does not the same penalty apply to coal-owners who supply the poor consumer with stone or slate in place of coal at 3s. per cwt.?—(Mrs.) AGNES MILLIKEN, Pollokshaws Road, Glasgow, S.S.

(*Possibly because it is not the popular fashion to eat this particular commodity, although we agree that the interests of the purchaser should be safeguarded.*)

Insult to Injury.

Now that the Ministry of Transport have made it necessary for motor invalid bathchairs to carry a licence, how can the aged poor and thousands of legless ex-Service men afford to pay this out of their stingy pensions. It is adding insult to injury, and looks as though those who helped to win the war have also got to help pay for it.—ALFRED CHANCE, Little Bayton, Foleshill, Coventry.

"Control" in Canada.

The Provincial Government of Quebec are about to carry through a scheme retaining the entire control of retail liquor distribution. It is believed that this Government control will reduce the price per bottle *and ensure quality*. Our Liquor Control Board have done just the reverse. The inflated prices and the inferior quality of the liquor are a standing grievance from which the great majority of the people suffer.—H. A. BULLEY, Buckingham Road, Brighton.

(*True, and it is all Canada to a hayseed that it will be the same in Quebec.*)

The Census and Unemployment.

The forthcoming Census should provide an excellent opportunity for the Department concerned to give work to a large number of ex-soldiers now out of employment. In every district there are ex-officers and men of good education, who would be able *and willing*, to undertake the large amount of clerical work, etc., entailed.—T. GARDNER, West Hill, St. Leonards.

(*If the claims of ex-Service men to act as enumerators are ignored, it will be shameful.*)

A Business Telephone.

Let the Postmaster-General announce the vacancy of the post of Director of Telephones; no salary, but five per cent. commission on the profits, the telephones to be run in a manner satisfying subscribers, and the applicant accepted to be a business man of proved organising power and success in business. Telephones could then be universal and cheaper.—A. J. C. COOPER, Greenford, Middlesex.

(*They would, moreover, be a real luxury instead of a thorn in the flesh.*)

Work Waiting for Them.

If, instead of marching in procession, the unemployed would shoulder their tool bags and inquire at every house they pass for any repairs wanted doing, they could get jobs innumerable, as almost every house needs the attention of plumbers, carpenters, painters, or glaziers. Why do not some of the more skilled out-of-works try it?—E. A. PHIPSON, Dingwall Road, Croydon.

(*As things are looking just now, we fear the suggestion would be no more than a pill to cure an earthquake.*)

"Playing the Game."

Football club officials and players often complain that they are not so well supported as they ought to be. In many cases the fault is entirely their own. Usually when their supporters turn out to see them play, the game, after starting well, degenerates into a mere scrappy, kick-and-run affair, with the referee's whistle frequently sounding for fouls, etc. Officials and players should remember that they owe it to their supporters to play the game in a clean, sporting manner all the time.—H. W. JOHNSON, High Street, Portland, Dorset.

(*The best and most sporting football is to-day played by the minor clubs that charge no "gate."*)

"JOHN BULL'S" WEEKLY CINEMA.

From the Colonial Office
Amery departs,
While Winston takes his place, a fact
That should rejoice our hearts.

The drop in miners' wages,
Though rather over-due,
Has the remarkable effect
Of making them look blue!

Do Hugh and Edward Cecil
Unfeignedly design
To cross the Common's floor, and take
The Independent line?

Another State official,
Another "Waste" device,
To do the cats out of their job
Of killing rats and mice.

POPULAR SPORTSMAN'S POISONED LEG

Wonderful Zam-Buk Healing!

Mr. W. T. LANGLEY (from a Photo).

Mr. W. T. Langley, the well-known London Football League and Kent County F. A. Referee, and Captain of the Kent Roads Cycling Club, of 46, Hare Street, Woolwich, S.E. 18, said to a London Pressman :—

"A heavy piece of metal fell on my left leg and lacerated it very badly. The flesh was torn, and the shin-bone laid bare. The injured limb was dressed and bandaged, and I thought everything was going on all right. But I soon discovered the leg was not healing properly. My doctor ordered me to bed, and for practically two months I stayed there. The leg swelled with poison and corruption came away.

"I kept to the doctor's treatment but my leg wasn't the least bit better. So my wife got me a box of Zam-Buk. This herbal balm proved such a wonderful soother and healer that I was *working again in a fortnight's time.* My leg is now quite sound again. I never came across such a grand healer as Zam-Buk."

Nothing else known to science p rforms the same marvellous healing or dispels disease from the tissues as Zam-Buk does. This pure herbal balm takes the fire out of a wound or sore, kills and repels germ life, and grows new skin.

Zam-Buk

Zam-Buk is absolutely unequalled for Ulcers, Eczema, Ringworm, Poisoned Wounds, Chapped Hands, Chilblains, Cuts, Burns, Scalds, &c. Sold by all Chemists at 1/3 and 3/-. *There's nothing "just as good" as Zam-Buk.*

"Are you in Perfect Health?"

Influenza is troublesome to cure, but easy to prevent. You needn't fear the Flu if you store up health in your body. Take Iron-Ox Tiny Tonic Tablets, Nature's own remedy for setting and keeping the system right. It keeps the liver in good working order and adds a fresh tone to your whole system. Set your health right to-day. NOW.

50 Tablets 1/3
Packed in Metal Boxes.
250 Tablets 5/-
In Bottles. Small metal container for pocket use supplied with each bottle.

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IRON-OX
Tiny Tonic Tablets

AFRAID TO EAT BECAUSE OF INDIGESTION.

If you'll take the advice of thousands of people who have been relieved of all trace of indigestion you will take a little Bisurated Magnesia after your meals. Instead of that dread of eating, which is one of the worst evils of stomach disorder, you will relish your food and will find that you are able to eat what you like and as much as you like within reason without the slightest fear of pain to follow. There is no waiting for this wonderful benefit; the instant Bisurated Magnesia enters the stomach digestive pain becomes, practically speaking, impossible. Try it and judge for yourself; go to the nearest chemist and get a package of Bisurated Magnesia to-day; he sells it in Tablet form at 1s. 3d. and 2s. 6d. a flask, and in Powder form at 3s. a bottle. When purchasing, look on the wrapper for the makers' name, BISMAG LIMITED. There's nothing else "just as good" as Bisurated Magnesia, so be sure that this is what you get. [ADVT.]

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3,500 Pairs Extra Heavy Treble Woven Union Woollen Mixture Blankets, Weighing over 8 lb. a Pair.
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NEW ARMY BLANKETS. 8,000 Pairs New Blankets, Full Size Bed, very Fleecy and Woolly, Very Heavy Quality Strongly Whipped Edges, 5 Bar White
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Two lovely thick and warm woolly BLANKETS.

Two lovely extra heavy Lancashire Twill SHEETS, full size.

One magnificent heavy Alhambra QUILT and COUNTERPANE, floral design.

Two pretty white Longcloth PILLOW CASES.

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6 beautiful all-steel TABLE KNIVES; 6 beautiful Alpakene TABLE FORKS; 6 beautiful Alpakene TABLE SPOONS; 6 beautiful Alpakene TEA SPOONS, 24 for ..... 15/- THE SET

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1 doz. highly-polished Alpakene TABLE FORKS 7/6
1 doz. highly-polished Alpakene TEA SPOONS 4/6

BEDDING AND DRAPERY.

600 beautiful large, heavy Fancy TURKISH TOWELS, nice designs ..... 12/6 FOR 6
320 beautiful large, heavy Fancy TURKISH ROLLER TOWELS, 2½ yards ..... 10/- FOR 3
800 pairs special lovely White Fleecy BLANKETS, full double size ..... 25/- PAIR
40 pairs special lovely White Fleecy BLANKETS, full double size ..... 17/6 PAIR
2,500 pairs heavy Fleecy BLANKETS, full-size grey, 4 Blankets ..... 25/- FOUR
1,570 yards splendid heavy LINEN BED TICKING, 72 in. wide ..... 3/- YARD
72 BED TICKS for full double bed, heavy quality ..... 20/- EACH
8,000 yards beautiful FLANNELETTES, self colours in Pink, Cream, and White ..... 15/- DOZ. YDS.
26,000 yards White SHIRTING LONG-CLOTH, usual price 2/6 ..... 15/- DOZ. YDS.
410 pairs extra heavy White Twill Hemmed SHEETS, double size ..... 17/6 PAIR
140 splendid White Honeycomb COUNTERPANES, full size, pretty floral design, pure quality, worth more than double ..... 22/6 EACH
810 magnificent heavy Alhambra QUILTS and COUNTERPANES, beautiful floral design, in pink, blue and red, and sky ..... 15/- EACH
41 special Alhambra COUNTERPANES, bargain ... 30/- EACH

220 beautiful floral BEDSPREADS, full-size, in charming designs and colours ..... 10/- EACH
700 Sets Nice White pure Longcloth PILLOW and BOLSTER CASES (2 Pillows and 1 Bolster Case) ..... 6/- FOR 3
200 magnificent Art Down QUILTS, well filled, full-size double bed; a rich-looking and admirable bed cover ..... 25/- EACH
320 yards splendid heavy linen BED TICKING, 72in. wide ..... 4/6 YARD
2,200 yards wonderful VELVETEEN, for Costumes, Skirts, Jumpers, Frocks and Suits; very fine quality, strong and durable, and very rich pile; can be had in any shade you desire. Worth 7/6 a yard, guaranteed 2/6 less than any Velveteen of similar weight and quality in the kingdom ..... 4/- YARD
10,000 pairs real woollen grey ARMY SOCKS. 2/6 PAIR 3 PAIRS 7/-
Holeproof Lisle HOSE, superior quality, silk finish, wide suspender tops, specially manufactured to resist hard wear. All sizes in stock. Black, Nigger, Tan, Grey, and all colours 1/8 PER PAIR or 3 PRS. 5/- 6 PRS. 9/6
Usual price, 2/11.
No. R. 41.—All-wool Cashmere, excellent quality, seamless. In black only. All sizes. 2/6 PER PAIR 3 PRS. 7/- 6 PRS. 13/6
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No. R. 43.—All-wool Cashmere, winter-weight, superior quality, full fashioned, specially manufactured to resist hard wear. In Black, Pastel, Mole, Coating, Navy, and Light and Dark Grey. All sizes. 3/11 PER PAIR 3 PRS. 11/6 6 PRS. 21/-
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Money refunded if not thoroughly satisfied.

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Sold by confectioners everywhere in ½-lb., 1-lb., and 4-lb. Family Tins and loose by weight at 9d. per ½-lb.

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JOHN BULL IN THE CITY.

ADVICE TO INVESTORS.

By OUR CITY EDITOR.

All correspondence relating to financial matters should be addressed to the City Editor.

Each inquiry must bear name and address and be accompanied by a Postal Order for One Shilling.

Bank Rate Unchanged.

As I feared, the optimists who have been counting on an early reduction in the Bank Rate have again been disappointed. It is rather significant that in some quarters where hopes of a 6 per cent. rate were recently entertained the date for this much-desired relief is now put forward to some time in April, and I am certainly inclined to think that there is good reason for this view.

Purely Arbitrary.

It is true that in these days the Bank Rate is fixed on purely arbitrary principles, without any regard to the actual condition of the Money Market, as used to be the case, and there is no particular reason why it should be 7 per cent. instead of 5 per cent. or 6 per cent. But there must be some sort of consistent policy, and to reduce the rate now would be equivalent to an open confession that there was never any excuse for inflicting the burden of 7 per cent. on the trade of the country.

Revenue Collections.

During the current quarter the Treasury must collect the huge sum of over £500,000,000 if the Budget estimates are to be realised, and it is evident that this cannot be accomplished without putting a great strain on the resources of the Money Market. It would be an inversion of the laws of supply and demand to reduce the price of credit just at the time when it is most wanted, and by doing so the Bank would merely stultify itself. However, when the present pressure is somewhat relaxed, the contraction in trade and the reduction in wholesale values will pave the way for easier conditions.

Railway Dividends.

In these days of Government control railway dividend announcements excite very little interest, but the Metropolitan declaration came as a pleasant surprise. The company is paying at the rate of 1¼ per cent. per annum against 1¼ per cent. and the dividend on the Surplus Lands stock is made up to 3 per cent. against 2¾ per cent., An increase was not generally anticipated, but the market is so neglected that it had little effect on quotations, the conditions being regarded as somewhat exceptional. Great Eastern can only pay at the same rate as last time, namely, 2¼ per cent., making 2¾ per cent. for the year, but the carry forward is slightly reduced, and nothing is said about reserve, which got £35,000 a year ago.

Capital Expenditure.

One of the reasons why Home Railways are such a sluggish market is the knowledge that as soon as conditions are more favourable a great deal of new capital will be required for improvements. Practically nothing has been done in this direction for nearly seven years, and there are also heavy arrear of repairs and renewals. The Government has to make good part of the latter deficiency, but a great deal more is required, and most of the companies will have to issue new stock in some form or other when they are released from Government control. There seem to be exciting times ahead for the railway stockholder in view of the Ministry of Transport's proposals, which it is apparent will be fought tooth and nail by the railway companies, but I venture to think there is no cause for alarm.

The Motor Industry.

I have repeatedly warned my readers that the Motor industry was "overdone," and the history of the trade during the past few months has confirmed this. Slump has taken the place of boom in most things of late, but it would be unwise to assume that because a slump has occurred in the motor industry every company is going downhill. It must never be forgotten that British motor-cars are to-day the first in the world, and there are several well-known makers who can hold their own against competition, from whatever quarter.

The Hun and Yankee Beaten.

For instance, there are some whose turnover, even in these dull times, is really wonderful. The Austin Motor Co., for example, has, it is announced, orders in hand for the home market alone for 5,000 cars for delivery this year, and the weekly output is prodigious. In these days of unemployment it is satisfactory to know that a great British industry is doing so well. No Hun or Yankee car can touch a real Britisher.

The Gordon Hotels.

The agitation of the Shareholders' Committee strikes me as singularly ill-timed. Everyone knows that the Board has been passing through an extremely anxious time of recent years, but now that their three principal London hotels in Northumberland Avenue have been handed back to them by the Government—two of them, the Victoria and the Grand, as a matter of fact, being already opened to the public—everything should be plain sailing, and the shareholders would be well advised in leaving matters in the hands of the present Directors.

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you take by fitting Phillips' Soles and Heels. They save you pounds in a year, keep feet dry and greatly increase comfort.

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Small Children's	2/-
Ladies' and Children's ..	3/-
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Men's (Light)	4/6
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HEELS ONLY	
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40

The High Cost of Living

scarcity of money and unemployment, make it difficult to even purchase necessities, consequently Health is neglected, and the run-down system becomes a prey to Influenza, Colds, etc.

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The Proprietors of

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ADVERTISERS' ANNOUNCEMENT.

COMPANY MEETING.

LONDON JOINT CITY AND MIDLAND BANK LIMITED.

THE ordinary general meeting of the London Joint City and Midland Bank Limited was held at the Cannon Street Hotel, London, E.C.4, on January 28, 1921.

The Right Hon. R. McKenna (chairman), who presided, said:—

Before I come to the story of our own Bank, I should like, with your permission, to make some observations on general financial conditions, with special regard to the influence of financial policy on the industrial and commercial interests of the country. In the intricate and highly developed organisation of our trade, the productions, movement, and disposal of commodities are largely financed with borrowed money. Banks, which receive deposits at interest and lend to the trade, and traders who at one time hold money with the banks, and at another borrow from them, have a like concern in the conditions governing the facility with which credit can be obtained and the rate of interest charged on loans. From time to time complaint has been made that credit has been unduly restricted and that dear money rates have contributed materially to the trade depression from which the country is suffering. We cannot form an opinion whether this criticism is justified unless we have a clear understanding of our present monetary conditions and of the causes which have given rise to them, and I propose in the first place briefly to examine these conditions.

When Bank Rate is not Effective.

The smooth and beneficial working of our central banking system implies the existence of two conditions. In the first place the Bank of England must have control of its own lending powers. It has this control in dealing with the Money Market; but if, as is the case, the Bank is bound to lend when called upon by the Government, and if this right to borrow is habitually exercised, a rise in the Bank Rate will not necessarily check the expansion of credit. Next, the conditions must be such as to permit of a free market in gold. If our currency is at a discount in relation to its nominal gold value, raising the Bank Rate will not attract a single ounce of gold to this country. If either of these conditions fails, and still more if both of them are absent, the Bank of England cannot have the real control which it formerly exercised with such success.

We know that at the present time the Government frequently borrows heavily from the Bank of England. We know also that we have not a free market for gold. The essential conditions for the effective operation of the Bank Rate no longer exist, and we are bound, consequently, to examine afresh in the light of actual circumstances the policy which guides the financial authorities in making money rates high or low and the methods adopted by them to achieve their object.

Treasury Policy.

Stated briefly, the Treasury policy declared early last year was, first, to stop further inflation, and then gradually to deflate. We must pause at this point to ask what is meant by inflation and deflation. Both terms are used in a variety of meanings, but with one idea running through them. Inflation is always associated with rising prices and deflation with falling prices. In the exposition of their policy I understand the Treasury to mean by inflation an increase of purchasing power relative to the amount of goods available for purchase, and by deflation a decrease in purchasing power relative to the amount of goods available for purchase.

Bank Loans.

First, then, let us consider inflation. An increase of purchasing power without any corresponding increase of commodities, or a reduction of commodities without any reduction of purchasing power, will each produce inflation which, if expenditure on consumption remains unchanged, will be followed by a rise in prices. Purchasing power is increased by additional bank loans or advances; we take the first step towards inflation when a bank makes a loan or advance.

We must be careful here not to jump to a hasty conclusion. When we look further into the question we shall find that a serious distinction must be drawn between the various purposes for which a bank loan is given. The first broad division we must make is between advances required for some purpose of trade or manufacture and advances which enable the borrower to buy something in order to consume it. Loans required for some purpose of trade or manufacture are not usually a cause of inflation. When trade is active, loans increase in amount, but so likewise does production, and in a healthy condition of affairs the volume of credit and the volume of goods expand together, but not to an extent greater than is necessary to satisfy the requirements of the consumers.

Over-Trading and Speculation.

It happens very often, however, that good trade leads on to inflation. A period of good trade is one in which prices are tending upwards, and manufacturers, merchants and retail traders are all encouraged by the hope of high profits to buy freely the raw material and finished goods which they require. They buy to sell again in the course of their trade, and their activities speed up the production of commodities and the delivery of the commodities to the consumer. It is not unnatural that the expectation of a high rate of profit should lead to over-trading. The wheels of industry are made to run faster and faster, further recourse is had to the banks, and commodities are produced in greater quantities and at higher prices than the purchasers will be in a position to take and pay for when they are offered for sale. The consequent delay in disposing of the commodities will cause the loans to remain outstanding for a period longer than in the ordinary course of trade and a condition of inflation will arise.

Dear Money and Inflation.

If we look back over the history of the last century, we shall find that every period of trade prosperity has culminated in over-trading and speculation which have been brought to a close by dear money and a severe restriction of credit. A high Bank Rate is the obvious and proper instrument for putting an end to inflation due to this cause. Dear money operates quickly, and in a case of this kind prices can be brought down to their former level before there has been any general readjustment on a new level. The remedy is appropriate to a particular evil which is temporary in its nature, and should be strictly confined to the period during which the evil is in existence.

If inflation were always due to the causes which I have just described, the problem of dealing with it would be simple. Unfortunately, however, at the present time we have to deal with inflation arising from causes other than those with which we were familiar before the war, an inflation which has not been brought about by over-trading or speculation, and which is not temporary in its nature.

In dealing with inflation of the kind with which we are confronted now, dear money and a rigid restriction of credit, so far from proving an effective means of restoring trade to a wholesome condition, can only aggravate our evils. Both sets of causes inducing inflation may be present at the same time, and when this is the case a policy of dear money may be a choice of the less of two evils; but it must never be left out of sight that the inflation, which I will call speculative inflation, is necessarily only temporary, whereas the inflation which, to distinguish it in its causes from the other, I will call monetary inflation, must be regarded as more or less permanent.

In considering monetary inflation it is necessary to ask you to recall the distinction already made between the different kinds of bank advances. So far I have been speaking of the effect of loans made, or purporting to be made, for some object of trade or manufacture. The second category of bank loans consists of those made in order to enable the borrower to buy commodities for the purpose of consumption. Goods bought to be consumed are not ordinarily paid for out of an advance by a bank. It may happen now and then that banks make loans for this purpose, but they would be trivial in amount and are not worth considering in the general view of banking transactions.

Monetary Inflation.

There is, however, one case of borrowing for consumption with regard to which there is no such limitation. The inevitable borrowing by the Government during the war, borrowing on a gigantic scale and almost entirely for consumption, compels us to direct our attention to the consequences of this class of loan. The total amount raised in this country for the purpose of the war was about £5,800,000,000, part lent by the public and part by the banks. In my address to you last year I endeavoured to show that in the chain of events this borrowing was the primary cause of the great inflation which took place. As the loans remained outstanding after the commodities bought had been consumed, we reached a true condition of inflation, an immense increase of purchasing power relative to the amount of commodities available for purchase.

Effect of Proposed Deflation on Government Liabilities.

Let us look at the policy of monetary deflation, to be obtained by a high Bank Rate and a restriction of credit, from another point of view. Let us suppose that it were practicable by this process to bring prices permanently down to the pre-war level. What sort of charge would our National Debt then mean to us? It stands to-day at £7,770,000,000, mostly borrowed when money was worth very much less than before the war. With prices back to their former level, the true burden of the Debt would be more than doubled, or, in other words, the creditor would receive a huge premium at the expense of the debtor. Let us suppose our object accomplished and prices brought back to the 1914 level. A penny in the £ of Income Tax would produce, as it did before the war, about £3,000,000. Economise our national expenditure as we would, we could not escape from the annual charge for interest on the National Debt and unavoidable sinking fund which would be not less than £350,000,000. The charge for war pensions, £120,000,000, is also irreducible. These two heads of expenditure alone give a total of £470,000,000, which, if we left the whole of the remaining cost of government to be defrayed out of our other revenue, would call for an Income Tax of over 13s. in the £, a rate absolutely impossible for any country to bear.

Our financial policy, then, should be one which will stimulate production and trade. The only condition under which 47 millions of people can live in these islands, not merely tolerably, but live at all, is that our output should be up to the highest level of our industrial capacity, and that the surplus of goods which we do not consume ourselves should be freely exchanged for the imported food and raw materials which are essential to our existence.

The report was adopted, and the proceedings terminated with a vote of thanks to the chairman.

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TOMMY, JACK, AND BADGERS.

OUR PLEDGE.—"No case of hardship or injustice, no instance of beggarly treatment or mean cheese-paring, shall go unchallenged or unremedied."—*Horatio Bottomley*, 19th August, 1916.

Hard Up?—Details from Palestine, India, Malta and Egypt are sent here for home service and, we presume, the leave to which they are entitled. But they are side-tracked and ordered to Ireland. Why? Surely we have a big enough garrison there.

Thanks from the Old 'Uns:—We recently appealed on behalf of the Chelsea pensioners, who were subjected to hardships during their weekly medical inspections. We are glad to have received a letter of thanks from the old boys for consequent improvements, and congratulate them and the officials on the result.

From the East:—When will the wireless operators and others at Haifa obtain their clothing allowance, which was nine months overdue when the last mail left? Perhaps the Quartermaster at Cairo will answer. In the meantime, the men tell us that they are fine imitations of scarecrows.

"In Reply to Yours":—The men of the Essex Regiment Depot, at Warley, write to us making numerous complaints about their food. They ask us if it is not about time that the officer commanding took notice. On their own showing, we think that it is. But where is the messing officer?

Our Answer:—The Commissionaire messengers at the Admiralty ask us why they should be dismissed in face of the promise that ex-Service men would be retained. Our answer is that they are already in an employment corps, and that way must be made for the Naval men now being demobilised. At the same time, we kick against the numerous females still retained.

Necessary:—Strict precautions are to be taken against Naval officers and men being granted leave to Dumbartonshire, owing to smallpox. Those already ashore are to be disinfected and, on their return, placed under medical observation for twelve days. A common-sense rule.

Absent-Minded Beggar:—Thousands of stars and medals due to members of the Labour Corps have been sent to the owners at the addresses given by them and returned by the postal authorities, the packets marked "Not known." Will the Labour Corps men and other ex-soldiers write to the officers in charge of their Regimental Records notifying change of address? Unfortunately, very many of those who served us "out there" during the war are now migrants—or tramps looking for work.

Better Late than Never:—In Admiralty Weekly Orders appears a list of names mentioned in despatches for distinguished services rendered during the action between H.M.S. *Carmania* and the German armed merchant cruiser *Cap Trafalgar*, on the 14th September, 1914—a month after war broke out. We congratulate the officers mentioned who are still alive on their blushing honours. After all, having regard to precedents, six years is not too much time to give the Admiralty to make up its mind!

A Family Matter:—Married warrant officers and N.C.O.s of good character are entitled to sleeping-out passes for domestic reasons—which is only right. We hear from the Training Battalion, Royal Engineers, at Chatham, that such passes have been withdrawn from them, although some of those entitled to the privilege brought their wives from distant parts to be near them. We are sure that the Colonel will reconsider the matter, and relent.

Our Daily "Thank You":—From G. H. H. H., East Haddon:—"I wish to thank you for your prompt action in my case; it is surprising the influence your department has in these matters. I had been trying since 1919, yet a few lines to you and the case is put through with success. I have been out of work for about 12 weeks so it came in handy just now."

RACING NOTES.

(All enquiries in respect of sporting matters will be dealt with in the correspondence columns of the SPORTING LIFE.)

National Weights.

Always has more weight for the National than his form warrants. We hinted as to this last week. Intending backers of the horse should now stay their hands, for, if he accepts, which is doubtful, it does not imply that he will run—let alone win. He will have more on his back than has ever before been carried successfully by a horse of his age. Ardonagh, Clonree, Glencorrig, Ballyboggan, The Bore, and A Double Escape are a likely half-dozen to supply the winner.

Lincoln Likelies.

Just as the handicapper has been harsh on Always for the National, so has Monarch been overburdened for the Lincolnshire Handicap. We question whether either will now see the post. Corn Sack, Earna, Soranus, Dynamo, Prince Herod and Tom Powrie make up our six for the race.

WEEK'S SELECTIONS.

MANCHESTER—WEDNESDAY.
County Hurdle—COULTHWAITE'S BEST.
February Hurdle—*VOXOL.
Oldham Chase—BOBBYDAZZLER.
MANCHESTER—THURSDAY.
Waterloo Chase—COMMANDER SMITH.
Club Hurdle—*NOVELLO.
Stockport Chase—COULTHWAITE'S BEST.
SANDOWN PARK—THURSDAY.
Lonsdale Chase—SOUTHAMPTON.
R.A.S.C. Chase—*BLAZERS.
Claremont Hurdle—KIRKHARLE.
SANDOWN PARK—FRIDAY.
Prince Albert Hurdle—SAN PATRICIO.
Stanley Cup—*RATHER DARK.
Mole Chase—IMPRESSIONER.
SANDOWN PARK—SATURDAY.
Cardinal's Hurdle—FOREWARNED.
Prince of Wales' Chase—*BALLYBOGGAN.
Epsom Chase—10TH DIVISION.

"The Greatest of These—"

(Registered under the War Charities Act as the JOHN BULL *War Sufferers' Fund.)*

Among the numerous cases we assisted during the week were the following:—

Jack's Troubles:—A bluejacket was "discharged to shore" and could find no work. He faced the world cheerily, as most bluejackets do, until his little child died. He did not wish it to have a parish funeral; neither did we.

The Last Straw:—An unemployed man who was already in distress, and whose uninsured child had died.

Her Burden:—Recently a man who had held a good position died, leaving a widow and two daughters. One of the latter took up the household burden, but is now out of work, and her mother and sister are ill.

Back from France:—An ex-soldier came home and became a civilian again, but only recently obtained work at a small wage. In the meantime his father died and he had to raise the price of burial. He was unable to liquidate his debt until he came to us.

Badly in Debt:—An ex-Tommy is now in hospital, and his wife and five children are at home. All the kiddies have been ill, but are recovering. We were not surprised to find that the poor woman was in distress and badly in debt.

A Sad Procession:—Weely comes to us a procession of workless soldiers with families who are starving on the out-of-employment dole or small pension, and whose eyes cannot see the slightest silver fringe on the dark cloud.

CHARITY BEGINS AT HOME.

The barometer of distress still climbs—and to make matters worse, in many quarters the horrors of want, which were previously bad enough, are becoming more acute. Very many families who lived on meagre grants have had their doles cut off, and are now "on the parish." Pause and think what this means. Just a Guardians' letter guaranteeing so much food per week, but no ready money. Think again, just sufficient food to keep the starving family alive; but where is the rent to come from, and who will provide clothing?

Many thousands of British families—the families of the men who fought for us—are starving; and yet there are good people at home who forget them and send mints of money from England for the support of the families of our enemies who, with their rifles and guns, filled our country with mourning and caused our fine fellows to be buried under foreign soil, or sent back here, maimed and diseased, to face unemployment and starvation.

Now we have General Bramwell Booth, of the Salvation Army, asking for £10,000 to help the hungry in China. We have known this quasi-philanthropic-*cum*-religious "army" of old, and would now place our latest case before its "General." An Englishman who held the rank of sergeant through the war became demobilised and out of work. He got the job of cook under the Salvation Army at Bethnal Green at 7s. a week with "board and lodging." He worked in a basement from 5 a.m. till 9 p.m. seven days a week, and had to do his own scrubbing of floors and tables! "Salvation!"! Is it not damnation? Perhaps some soft-heads will send money in answer to the appeal. We should send the Chinese back their tainted flour.

Just ponder over such funds and compare them with ours. We are out to help the British starving men, women and children, with your assistance, and we pay all the cost of administration.

SUBSCRIPTIONS TO THE FUND.

J. S. (U.S.A.), 2 dollars; C. M. N. (Sidmouth), £5; B. F. (Ripon), 5s. 1d.; H. W. (Croydon), 10s.; "Effem," 3s.; S. A. (Liscard), 5s.; A. E. W. (Hounslow), £1; L. O. A., £5; "Gratias Deo," 5s.; W. N. E. (Hull), 10s.; "Bullet Competitor" (Gunnersbury), 5s.; F. G. (Hampstead), 3s.; "Jack," 5s.; Anon., 2s. 6d.; J. M., 5s.; A. M., 2s. 6d.; "Desolation" (Keswick), 5s.; T. S. (Wimbledon Common), 6s.; E. and B. S. (Wokingham), 2s. 6d.; F. A. McA. (Swansea), £1 15s.; J. S., 6d.; G. P., 6d.; G. W., 1s.; "One Who Is In Sympathy," 3s. 6d.; C. H. P., 6d.; G. L. (Brighton), 5s.; "A British Mother and Daughter," £1; E. G. (Belfast), 1s.; Mrs. W. (Burnley), 2s.; "In Loving Memory of Dave," 5s.; A. E., £2; F. A. C. (Leytonstone), 2s. 6d.; Mrs. E. J. (Salford), 10s.; Mrs. E. T. (Manor Park), £1; N. H. (Leyton), 3s.; Findon Slate Club, £2 10s.; N. H., 10s. 6d.; J. R. (Guernsey), 2s. 8d.; E. C. (Thames Ditton), 1s. 3d.; L. B. (Thorpe), 6s. 9d.; M. H. (Chadderton) 1s.; Anon., 1s.; S. J. W. C., 2s. 9d.; J. W. W., 1s.; D. J. D. (Edinburgh), 1s. 8d.; Anon. (Transvaal), 15s. 6d.; A. G. (Mortimer), 6s. 6d.; J. O. (New Malden), 3s. 6d.; J. G., 2s.; E. H. P., (Blackburn), 1s.; "Femina," £1 and parcel; J. H. (Aberdare), 6d.; J. E. (Bath), 4s. 6d.; M. S., 1s.; T. K., 6d.; A. B., 6d.; H. W., 3s.; "Every Little Helps," 1s.; F. L. (Witney), 1s.; Mrs. E. D., 1s.; F. H. B., 1s.; J. C. (Camberwell), 4s. 6d.; "An Impecunious Sympathiser," 1s.; Mrs. W., 1s.; H. M., 6d.; Mrs. A. E. Q. (Hounslow), £5; A. H. E., 2s.; A. A. (Rotherham), 6d.; P. M., 1s.; Anon., 1s. 6d.; C. C., 1s. 6d.; C. E., 1s.; Miss W., 1s. 6d.; F. T. W., 2s. 6d.; R. C., 6d.; A. C. (G[illegible]), 1s.; E. R., 1s. 6d.; Mrs. T. P., 6d.; S. S., 1s.; A. J. (Holyhead), 5s.; T. M., 1s.; "Soldier's Wife," 6d.; E. R. K., 1s.; "Ingle," 1s.; A. V. B., 1s.; S. B., 1s.; Anon., 1s. 6d.; E. K., 6d.; "Blob-chops," 6d.; H. G. (Norwood), 6d.; T. K., 6d.; W. P., 1s.; Anon., 4s.; A. C. S., 6d.; H. F., 6d.; Mrs. E. A., 6d.; A. B. H., 1s.; F. F. L. (Witney), 1s.; Anon., 1s.; A. S., 6d.; D. M., 6d.; A. H., 1s. 6d.; W. E. M., 6d.; W. J. W., 6d.; F. J. A., 10s.; M., 5s.; Anon., 1s.; "Stonegate," 6d.; C. R., 1s.; H. D., 1s.; "A Competitor," 1s.; F. E. P. (Liverpool), 2s.; Anon., 1s.; J. D., 1s. 6d.; C. H. D., 1s.; O. F., 1s.; W. T. S., 6d.; "White Heather," 10s.; W. J. (Windsor Park), 2s. 6d.; Mr. and Mrs. A., 2s.; K. C. R., 10s.; J. T. H., 5s.; L. A. G. (Croydon), 5s.; "A Poor Woman," 2s. 6d.; J. H., 10s.; Anon. (Putney), 5s.; A. H. W., 5s.; M. G. (Putney), 2s. 6d.; A. L. (Islington), 2s. 6d.; Mrs. P. T. (Perth), 5s.; "Does" (Acton), 2s.; M. C. (Putney), 5s.; "Inasmuch" (Derby), 3s. 6d.; A. M. (Douglas), 2s. 6d.; "Grateful One" (Looe), 10s.; "14753's Wife," 10s.; H. A. P. (Southall), 2s. 6d.; "Yokel" (S. Devon), 2s. 6d.; "Class 8, Morden Terrace Boys' School," 6s. 2d.; W. M. W. (Harpenden), £4; "Chilton Buildings," 5s.; J. R. M., (Lewisham), 3s.; M. K., 2s. 6d.; A., 2s. 6d.; "A Well Wisher," 5s.; W. G. (Herne Hill), 1s.; Mrs. McG. (Consett), 5s.; H. W. (Cirencester), 2s. 6d.; "Old Age Pensioner," 2s. 6d.; Mrs. E. R. N. (Manor Park), 5s.; M. D., 10s.; A. M. G. (Chichester), 2s.; "A Thank Offering, S. R. W.," 2s. 6d.; "Macclare," 10s.; "A Mother" (Farnham), 5s.; J. R. (Evesham), £1; F. A. N., £2 10s.; "Cliff's Mother," 2s.

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December 31st, 1920.

Authorised Capital - - - -	*£45,200,000*
Subscribed Capital - - - -	*88,116,050*
LIABILITIES:	
Paid-up Capital - - - -	**£10,859,800**
Reserve Fund - - - -	**10,859,800**
Current, Deposit & other Accounts	**371,841,968**
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Coin, Notes and Balances with Bank of England - -	**62,493,818**
Cheques in course of Collection	**7,702,350**
Money at Call and Short Notice	**18,492,013**
Investments - - - -	**51,766,315**
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WILSON, DE ZOUCHE, MACKENZIE & CAMERON, *Chartered Accountants*, 5, New Court, Lincoln's Inn, London, W.C.2, and 8, Cook Street, Liverpool.

Secretary and Registered Offices (*pro. tem.*):

THOMAS ALAN FURSE, A.C.A., 199, Piccadilly, London, W.

ABRIDGED PROSPECTUS.

THIS Company has been formed with the objects set out in the Memorandum of Association, and in particular to purchase the freehold property known as **The Palace Theatre, Cambridge Circus, Shaftesbury Avenue, London, W.**, and carry on there the business of Theatre Proprietors.

The Palace Theatre is widely known to the general public as a place of entertainment. Its name and reputation are familiar alike in London and the provinces, throughout the British Colonies, and in America and other Countries abroad.

The Theatre is one of the most handsome buildings of its kind in London. Situated in a central position in the heart of Theatreland, it is close to several Underground Railway Stations.

Under the new management it is intended to run the Theatre as a high-class Cinematograph House, in which a combination of cinematograph plays and stage plays can be presented.

It is estimated that after payment of mortgage interest and all expenses, a net profit of approximately £53,000 per annum will be earned which (subject to claims for Income Tax, Excess Profits Duty and Corporation Profits Tax) is equivalent to over 20 per cent. on an issued Capital of £245,000.

The property purchased includes all fittings, fixtures and stock scenery.

The names of the Directors are a guarantee that the entertainments offered will be of the highest order and conducted on the most up-to-date lines. The Chairman and Joint Managing Director will be Messrs. Charles B. Cochran and Sol Levy, who have achieved unqualified successes in their various capacities.

The Directors are unanimously of opinion that the following estimate of Receipts and Expenditure, prepared by Mr. Sol Levy, is a reasonable one, having regard to the class of entertainment that will be provided.

The entertainment will comprise three distinct performances a day, but the estimates are based on the assumption that the average total attendance is only equivalent to 1½ full houses.

		£	s.	d.
RECEIPTS—Boxes ..	60 @ 6s.	18	0	0
Stalls ..	400 @ 6s.	120	0	0
Circle ..	258 @ 5s.	64	10	0
Upper Circle	238 @ 2s.	23	16	0
Gallery ..	415 @ 1s.	20	15	0
Cash capacity of 1 house not allowing for standing room		£247	1	0
Equal at the moderate estimate of 1½ full houses out of three houses per day to		£370	11	6
Seven days per week at £370 11s. 6d.		£2,594	0	6
Trade Show receipts		200	0	0
Profits of Bars, Cafe, sale of Chocolates, Cigarettes, etc		180	0	0
Total weekly receipts ..		£2,974	0	6
£1,550 a week will, it is estimated, cover all expenses, including Directors' Fees and Depreciation, but not including interest on Mortgage, Income Tax, Excess Profits Duty and Corporation Profits Tax		1,550	0	0
		£1,424	0	0 a week

Equal to a profit of approximately £74,000 per annum.

The annual profit of £74,000, after allowing for Interest on the Mortgage to Sir Alfred Butt under Contracts 2 and 4, but excluding Income Tax, Excess Profits Duty and Corporation Profits Tax, is equivalent to over 20 per cent. on an issued Capital of £245,000.

In the above estimate no account has been taken of the standing room, which is capable of accommodating over 200 persons.

The vendor to this Company is Mr. Sol. Levy, of 255, Hagley Road, Edgbaston, Birmingham.

The minimum subscription upon which the Directors may proceed to allotment is fixed by the Articles at 7 shares, and as 150,000 shares have already been applied for by the Directors and their friends, allotment will take place immediately upon the closing of the Subscription list. Five thousand shares will be held in reserve for future issue.

A brokerage of 3d. per share will be paid on all shares allotted on application forms bearing the stamp of any Banker, Broker or recognised Agent.

Full Prospectuses upon the terms of which alone applications for shares will be considered, and forms of application for shares may be obtained from the Company's Bankers, Brokers and Solicitors, and from the Offices of the Company.

Dated 26th day of January, 1921.

"John Bull's" Letter Bag.

[*The EDITOR replies to, and chats with, some of his numerous correspondents.*]

CORRESPONDENTS ARE REQUESTED NOT TO SEND ORIGINAL CERTIFICATES, TESTIMONIALS, ETC., *as they are liable to be mislaid. Copies only should be forwarded in the first instance. For a reply by post on personal subjects, a twopenny stamped envelope must be enclosed.*

LETTERS *must be addressed to the Editor or Publishers, 93, Long Acre, W.C.2, according to whether they relate to Editorial or Publishing matters.* FINANCIAL *or* LEGAL *enquiries should be addressed to the Financial or Legal Editor, and must each be accompanied by a postal order for one shilling. No fee is charged in respect of other enquiries. Full name and address should be given.*

FARROW'S BANK ASSETS.—We have to acknowledge many letters of appreciation of our efforts to secure a better dividend for the Bank sufferers.

PREMIUM BONDS.—Many readers have also written us on this subject. It is true that, with some difficulty, Bonds may be purchased direct at something in the neighbourhood of the Paris Bourse quotation, but extra charges are entailed for the collection of coupons, the forwarding of draw sheets, the exchange of scrip, and other matters.

D. H. (Greystones, Co. Wicklow) fears the Labour Party, if it comes into power, will destroy English rule over Ireland. Don't worry. Ireland would still have a grievance.

H. F. (Manchester).—As regards the long-withheld German indemnity, we strongly share the French view that it should be paid in gold and also in goods.

H. K. B. (Leeds).—"We shall start pawning the Colonies." Eh, lad, tha'rt torkin' i' tha sleep. Hasta seen t'Dover poll? Wakken oop!

W. G. (Halifax, N.S.).—"Write an article in the *Halifax Mail* and chew these curs up." Might do the curs a lot of good, but we would rather turn vegetarian.

B. R. (Cape Colony).—The whole question of emigration is engaging our close attention, and it is quite likely that before long we may let off some fireworks on the subject.

MRS. L. K. (Fulham).—"Trust the Irish people." Which of 'em?

J. A. (Cambridgeshire).—So you were "greatly impressed" with our remarks on the Dover election. Not far out in our reckoning, were we?

E. C. B. (Stratford Place, W.).—We have constantly championed the cause of the British waiter, as you should know if you read us half as regularly as we deserve.

H. R. (Tufnell Park, N.).—"You are an old dear in many ways." In *all* ways, lady, if only you knew us.

"SPORTSMAN" (Ashton-under-Lyne).—So you think we might find some promising boxing recruits in the Industrial Schools. We must mention it to "Smiler."

"PRIVATE" (Hull).—"May you prosper for the truly human spirit of your paper." We thank you.

B. H. (London).—Copies of article on "Curing Unemployment" were promptly posted to "appreciative" M.P.s, who have now got the wind up. Continue to help JOHN BULL candidates to win by-elections.

C. C. (Weymouth).—"What we want is a Business Government. If we cannot find one in England, let us send to Germany for one." Heaven forbid; not while JOHN BULL lives!

MRS. C. P. (Dundee).—"Try to get the old age pension given at 60 or 65." We have advocated it often, but the Government prefer to waste the money on other things.

A. J. M. (Forest Gate).—"As you so ably point out, insignificant individuals do get knighthoods for nothing." For nothing?

"BRITON" (Deal).—"We're glad you've been to Deal And made the people feel That it was time to awake And make the Coalition shake." And we'll make the biscuit tin shake if you're not more careful.

J. S. (London).—You are right. There is now no limit to the amount of money which may be deposited in the P.O. Savings Bank.

"EDINBURGH BOY."—Why waste a stamp on sending us a cutting of an old story? You can't be Scotch!

A. M. H. (East Ham).—In spite of your two slips, you seem to have made good, though out of luck now. We slap your back. Keep on trying.

"CONSTANT READER" (Fermoy).—"Please give me the address of a building society." Ask us again—when you have found a bricklayer.

F. B. (Kensington).—"The princesses passed through the crowd almost entirely unobserved." And glad to do so, you can bet. Even the most greedy for publicity gets fed up.

D. D. (Holloway).—"Where in all the world can happiness be found?" Is it a conundrum? If so, the answer is, "In the dictionary."

FRANK W. CRANE (Post Office, Beeston, Notts).—Glad to hear it was no relative of yours who assaulted a policeman, and was fined twenty shillings. You will do us the justice of admitting we never said so.

W. W. V. (Victoria).—It is comforting to know *some* of us will still be living in 1925.

J. N. (Surbiton).—"Why does the Church continually ask why *men* don't come to church?" Perhaps there is a shortage of trouser-buttons in the vicarage.

MRS. S. C. (Barking).—". . about the way they treat ex-Service men at Stowmarket Labour Exchange." Mistreat, you mean, according to your account.

M. J. D. (Portsmouth).—The P.M.G. probably allows moneylenders' touting letters through at ½d. in the hope that you will borrow enough to pay the new 'phone charges.

"HOTSTUFF" (Woodford).—Glad to hear from you, but if you must swear when you write you should do it in a nicely-sealed envelope.

J. J. S. (Durban).—While obliged by your letter on boxing matters, we cannot quite make out what it is you think has "stuck in our gizzard." At the moment we have no local sensations.

N. A. (Southampton).—The subject of "the life everlasting" is much too big a one to discuss on this page. Are you reading those remarkable articles of Dr. Ellis Powell's in the *National News*?

G. M. (Folkestone).—We cannot use our space to pick holes in our contemporaries. If you don't like the paper, don't buy it.

W. H. (Roscoe Street, E.C.).—Your sensible letter on Government waste to hand. If you talk as cleverly as you write, it must be worth £1 a night to listen to you.

"NEMO" (Brimscombe).—"On the 6th inst. I wrote the Arch Bishop of Canterbury: Segesting that Charity should start at home." By no means an original segestion.

"MARINE" (E. Southsea).—"Why do you wear spats?" To dash the spatters.

"OWL IN THE DESERT" (Beckley).—"Our outside enemy can go to Hell." A nice warm sentiment.

"READER" (Boxford).—A man who admits assaulting a girl of nine, but says it was not premeditated or with any intent, ought to have his portrait shown at every local kinema.

T. M. (Northampton).—". . . Failing such, W.P.B." As you say, but thanks all the same.

F. A. (Stowmarket).—"I feel I must write you of my little grievance." Thousands have a similar feeling.

M. J. D. (Cardiff).—"I have plenty more to say, but have not the space." That's lucky, for we hadn't time to read any more.

W. W. (Lytham).—You are an optimist to expect compensation from the Post Office.

M. R. (Lowestoft).—It is a little rash to credit every Member of Parliament with "thinking power"—although if you merely intend to pay us a compliment you are of course on safe ground.

A. T. (West Ham).—Sorry to hear that your best clock has "gone seedy-looking." Perhaps a touch of boot polish might improve its appearance.

MISS K. C. (Dublin).—We note that you are "considered pretty." Let us hope it is something more than a local superstition.

"ANTI-VANITY" (London, E.C.).—We cannot say who is responsible for the new Army Order requiring all officers to carry swords. Perhaps if you called at the War Office and spoke civilly you might get to know.

B. M. P. (W. Norwood).—"It is a disgrace to the country that women should receive money for nothing." And some of the things they receive money for are a disgrace to the country also.

A. W. H. (Stonehouse).—"If you can't get a man . . . to fill that place in your staff . . . there are plenty here who would jump at it." Thanks, but we bar jumpers.

D. H. (Coatbridge).—"This (Dover) is a heavy blow to the Coalition." Yes, it's got them positively groggy.

J. A. P. W. (Preston).—JOHN BULL is like murder—no matter how carefully bookstall assistants try to conceal it, it will out.

"GLADYS" (Maidenhead).—Glad to hear you are going to a Fancy Dress Ball as the "J.B. Puzzle." You ought to win a prize—woman always *was* a puzzle. Have you tried for any of our £500 prize yet?

"ENGINEER" (Kew).—If you only get a petrol rebate of £3 10s. on a car licence of £16 15s., and your friend gets a rebate of £2 10s. on £12, you should swop cars.

"RED AND BLACK" (Maidstone).—Goodness, you have got it bad. See a mental specialist.

"REFORMER" (Neyland).—"Breed a better race of people." Most of us at Long Acre have done our little bit in that direction.

G. C. (Belfast).—"Can you tell me why I could have brought enough whisky over at Christmas to float the *Olympic*?" No, we are more interested in knowing why you didn't.

"AULD WIFE" (Glasgow).—It's rather too late to worry at 61 whether you were born lucky.

MR. J. STANLEY ALDRED (86, Wharncliff Road, Ilkeston) tells us that the efforts which won him the £250 in our recent "Bullets" Competition was entirely his own. And well worth the making!

"BRITISH" (London, S.E.).—We agree with all you say about the *Daily Herald*, but as we have said it ourselves about 500 times it seems hardly worth while to make a song about it.

"ONLY ONE OF MANY" (Coxhoe).—If we were out for decorating lamp-posts, we should go for bigger game than bishops.

WHAT OUR READERS SAY.

(*Copy.*)

Highbury & Finsbury Park Conservative Club,
1, Prah Road, Finsbury Park, N.4.
31st December, 1920.

Dear Sir,

I have bought 58 of your "John Bull" Fountain Pens for my family, friends and members of this Club, and every one has given the utmost satisfaction.

The one I am using I have had over 2 years and it still has the original nib.

I think this is a record you may well be proud of.

Yours faithfully,
(Signed) C. W. BOCKING.

"JOHN BULL" Pen Coupon Value 2d.

By sending this coupon with P.O. for 2/3, and 2d. stamps for postage, the holder is entitled to receive a "JOHN BULL" Gold Nibbed Fountain Pen, STANDARD MODEL. Additional Coupons up to 6 from "JOHN BULL," from this date, may be saved and used in part payment, each counting as 2d. off the price. Thus you may send 7 coupons and P.O. for 2/3 only, and 2d. stamps for postage.

DE LUXE MODEL, 1/3 Extra.

Address, Pen Dept., JOHN BULL, Long Acre, London, W.C.2. [*Feb. 5th, 1921*].

P.O.s should be made payable to "John Bull" and crossed & Co.

N.B.—State whether you prefer a Fine, Medium, or Broad Nib.

SEND FOR YOURS TO-DAY.

LETTER BAG.—(Continued.)

MRS. G. W. (Longfield).—We are astounded to hear that you do not get your JOHN BULL until Sunday. Just shows how true it is that one half of the world does not know what the other half suffers.

"READER" (London).—As to whether large families are "wicked" or not, we can only answer that it all depends. The one thing certain is that they are horribly expensive.

F. A. D. (St. John, New Brunswick).—"The women have not properly done their bit." Don't libel our lady friends, or you will make us quite irritable.

"AN ANXIOUS MOTHER."—The best home for a young girl who has a tendency to pilfer and tell lies, is her own.

"BRICKLAYER" (Guernsey).—"Any man who can lay plaster along a brick has only to join the Bricklayers' Union—and he is a bricklayer." When does he become a worker?

"JILTED" (Derby).—We daresay you'll recover. As the Bard has it, men have died from time to time and worms have eaten them—but not for love.

H. H. (New Cross).—"Many a girl in uniform never saw a live cartridge." And many a one who did has wished she hadn't.

R. B. (London).—"The householder has for years kept a fire-arm of sorts." Yes, we have heard of many of them shooting the moon.

"SOME LADY" (London, S.E.).—We have tried your letter, first as a prescription, and then as orchestral score for a jazz band, with poor effects in each case.

"HOPE" (London).—"It's nice to have a nice job and keep it." Yes, and it's s'nice to have a s'nice job that keeps you.

"ROLYAN" (London).—If we adopt your suggestion of "a levy of 2d. in the pound on all wages earned," quite a lot of people would be in debt the first week.

J. C. (Holyhead).—Don't worry. The denunciation of whist drives and dancing by the Anglesey Baptist Association is worth exactly two shillings less than eighteenpence.

F. M. (London).—"When are we going to have these new houses for working people?" They will be ready for your second time on earth.

FLORENCE B. (Edinburgh). — "Hoping you are well and happy." We are well, but should be happier if Edinburgh wasn't so far.

H. H. (Bilston).—"If the Government want some money, why not tax a bicycle?" Certainly. Which bicycle? And surely not the same one every year?

"EX-SERVICE MAN" (Bangor). — So you spell it "Llanlord" your way. Most people would be satisfied with one "l" for their landlords.

MME. E. R. (London, W.1.).—"In a clever film they would educate the people never to marry fire to water." Unfortunately, water seldom sees fire until right up against it.

"ARGUMENT" (Eastwood). — To be quite frank, we are "the kind of man" some people like and some people don't. Back us both ways.

R. T. (Walsall).—Sorry we have not a magnifying glass strong enough to meet the demands of your handwriting. We are killing our eyes with some of you folk.

"DEVOTEE" (Glasgow).—"As an ardent supporter of your political activities . . . ." Now, isn't that nicely put? You are hereby authorised to treat yourself to a small one.

W. C. (Woking).—"Why not ask for the suspension of the Rent Act?" Suspension of rents would be more to the point.

F. H. (Southampton) has been informed he is not eligible for naval prize-money as he "rendered no service at sea in an *offensively-armed* ship." He was on harbour service, and wonders if others on like duty have received similar "satisfaction."

"CUTTINGS" (New York).—Article to hand on "Booze." It almost made us snooze.

S. H. (Bristol).—"The working man is driven in a tight corner and is starting to grind his teeth." Seems a foolish sort of a start—to us.

"IRRITABLE" (Chepstow).—"Oh, I could tell you lots." We believe you.

M. L. (London, W.).—"If you can spare a little space in your comic columns." Say humorous, it sounds so much nicer.

SPORTSMEN will be interested to hear that the 2nd Annual Edition of "M'Call's Racing Chronicle" is now on sale, published by Odhams Press Ltd., price 8s. 6d. net.

THE REV. J. L. N. P. (Lincoln).—Our reference to the widely-reported act of confession in North Kelsey Church appears to have pained you. Bear up. Public characters must endure public criticism.

M. N. (Tooting).—We agree with Dr. Johnson, who said that a man who tires of London is tired of life, for London offers all that life can give.

N. P. (Madrid).—"I claim from the British Government for the injuries caused to me the sum of £209,000 sterling." Well, don't forget all receipts for over £2 need a twopenny stamp.

"WALTER" (Pimlico).—"If I had a thousand or two I could buy one of the houses advertised." You are too optimistic. You might manage the first instalment of the premium.

W. H. (Smethwick).—The oldest Foot Regiment in the British Army is the Royal Scots (Lothian Regiment).

J. E. C. (Ponder's End).—Out-of-work pay for Christmas vacation for those who were regularly employed is scandalous. We can't throw any light on it, but we'd like to throw out those responsible.

B. M. (Leeds).—Get a typewriter before you write us again. Half the staff tried to read your letter, and are now at the oculist's.

"PATRIOT" (Stepney) says the silver braid on the trousers of the L.G.O. men is made in Germany. Why upbraid us?

"1914" (Wivenhoe) says publicans who went into the shipyards to avoid military service are now making two livings while "doing" him and others out of one.

D. S. (Denbigh).—Nobody gets work by standing on his own shadow. Get a move on and look for what you seek.

JESSE (S.W.4).—"My opinion is that there is only one supreme power now that matters—Mammon." Certainly more people worship him than say their prayers.

(Many replies are unavoidably held over.)

....."and a spoonful of BIRD'S Egg Substitute"

—that's what makes puddings so light and spongy, and so tasty.

Just a spoonful does it —one spoonful to each pudding or cake.

Cooking difficulties vanish with the use of Bird's Egg Substitute. No expensive eggs, no self-raising flour required. BIRD'S saves time, money and trouble—and what lovely golden goodies it produces.

To-day is the time to buy a tin of

Bird's Egg Substitute

"One spoonful—one cake!"

and try the famous "Castle Puddings" or "Rock Buns." Recipes in every tin and packet.

2.2.6

The British Remedy.

Owbridge's Lung Tonic

for

COUGHS & COLDS

Ask for "Owbridge" and take no substitute.

Prepared by
W. T. OWBRIDGE, Ltd.,
Manufacturers, The Laboratory, HULL.
Established 1874.

BIGGEST PRIZE OFFER!

6,273 PRIZES VALUE £1,750 MUST BE WON.

2nd Prize £100

10 PRIZES OF £5

10 PRIZES OF £2-10/-

50 PRIZES OF 10/-

'Bullets' Big £1,000 First Prize

200 PRIZES OF 5/-

1,000 PRIZES OF 2/6

3,000 'TARGET' PRIZES

3rd Prize £25

2,000 POPULAR NOVELS

HOW TO MAKE "BULLETS"

First chose any of the Forty examples given below. Then give **TWO, THREE** or **FOUR** words having some bearing on the example chosen. Any **ONE** of the words selected must begin with any letter in the example chosen. The other words selected can begin with any letters in the alphabet. This example will guide you:—Example:—FAIR FIGHT. Bullet:—FOR SEAT IN PARLIAMENT. Competitors may send in two BULLETS for sixpence. If more coupons are used, an entry fee at the rate of 6d. for each coupon must be sent.

LIST OF EXAMPLES FOR "BULLETS" COMPETITION No. 403.

WARNING THE GOVERNMENT	WHEN WE WAKE UP	FIRST TO GO	OVER THE TELEPHONE
BUSINESS METHODS	THE NEXT ELECTION	A LUXURY	NEVER WRONG
WINSTON'S NEW JOB	DODGING WORK	BEAUTY CHORUS	NOT BORN YET
WHILE THE MONEY LASTS	WHAT A LIFE	A GOOD ACT	PERFECT FOOL
WELCOME	SOFT SPOT	NOBODY CAN	EXPECTING TOO MUCH
CHANGED TIMES	ON AND OFF	WOMAN AT HOME	LAUGHING
SOONER OR LATER	A COWARD	A PRETTY FIGURE	NOT EASY
COINING MONEY	MILK AND WATER	LOWER WAGES	SURPRISE IN STORE
BUILDING DREADNOUGHTS	THREE BALLS	FULL OF FIGHT	NO WONDER
NEEDED IN PARLIAMENT	CABINET MINISTERS	BOY SCOUTS	COSTLY

No. ____ Closing Date, Thursday, Feb. 17th.

Example _____

Bullet _____

Example _____

Bullet _____

(403) P.O. No. _____

I agree to enter this Competition in accordance with the rules and conditions announced on this page.
With 1 Coupon send P.O. for 6d.

Signed _____

Address _____

☛ If unable to secure extra coupons you can write your "Bullets" on plain paper.

No. ____ Closing Date, Thursday, Feb. 17th.

Example _____

Bullet _____

Example _____

Bullet _____

(403) P.O. No. _____

I agree to enter this Competition in accordance with the rules and conditions announced on this page.
With 2 Coupons send P.O. for 1s.

Signed _____

Address _____

Envelopes should be marked "Bullets" No. 403. "John Bull," Long Acre, London, W.C.2.

No. ____ Closing Date, Thursday, Feb. 17th.

Example _____

Bullet _____

Example _____

Bullet _____

(403) P.O. No. _____

I agree to enter this Competition in accordance with the rules and conditions announced on this page.
With 3 Coupons send P.O. for 1s. 6d.

Signed _____

Address _____

No. ____ Closing Date, Thursday, Feb. 17th.

Example _____

Bullet _____

Example _____

Bullet _____

(403) P.O. No. _____

I agree to enter this Competition in accordance with the rules and conditions announced on this page.
With 4 Coupons send P.O. for 2s.

Signed _____

Address _____

Result of Competition No. 401 ("Bullets" £1,000 Offer) will be published in next week's issue.

BULLETS RULES. 1. The First Prize will be awarded for what, in the opinion of the Judges, in consultation with the Editor, is the best "Bullet" received, and the other prizes in order of merit, the test being cleverness, aptness and originality.

2. Bullets must be plainly written on one of the coupons, and only two attempts may be written on each coupon.

3. All four coupons may be used, and a postal order enclosed at the rate of 6d. for each coupon made use of, which must be made payable to JOHN BULL and crossed _____ and Co. Competitors must write their names and addresses and the date of sending the order on the back of the postal order, the number of which must be duly noted on each coupon submitted. Coupons must not be mutilated.

4. All coupons arriving too late to be judged with absolute thoroughness will be duly returned.

5. The Editor undertakes that every Bullet received shall have careful consideration by a competent staff of qualified judges.

6. The Editor's decision on any matter of dispute arising in connection with this competition must be accepted as final and legally binding in all respects, and acceptance of this rule is an express condition of entry.

SELECTION OF EXAMPLES FOR "BULLETS" COMPETITION No. 404.

OUR GOVERNMENT	CLOSE RACE
ASK ME ANOTHER	IN THE BEGINNING
READY RECKONER	BIG NOISE
IN SMALL DOSES	WHEN FLAPPER LEAVES
MISUNDERSTOOD	DAILY ROUND
WON'T BE BLUFFED	DUCKS AND DRAKES
HOME AND AWAY	A GIFT
INCURABLE	SELFISH
MUCH AS USUAL	IN VAIN
TO BE SOLD	POWDER AND PUFF

These examples can be made use of on the Coupons on this page and must reach us on or before **THURSDAY, February 24th.** All coupons so used **MUST** be clearly marked with the number **404** in the top left-hand corner, and envelopes containing these coupons must be addressed "Bullets" No. **404**, "John Bull," Long Acre, London, W.C.2. Such coupons must not contain any of the Forty examples for Competition **403.**

RESULT OF OUR SEVENTEENTH FOOTBALL COMPETITION.

Up to the time of going to press the checking of this Competition had not been completed. We have, however, found one coupon with the whole fourteen correct results. The complete result will be published in next week's issue.

THE JOHN BULL GREAT FREE FIRE INSURANCE

COVERING ALL RISKS BY FIRE TO HOME, LIFE & LIMB.

UNDER this most unique FREE INSURANCE OFFER anyone above the age of 10 can be insured irrespective of sex.

The premium charged by any Fire and Accident Insurance Company to secure similar benefits would certainly exceed 5s. per annum. We offer it to you absolutely free.

We have made our insurance as simple and comprehensive as possible, and shall not bother about any "Legal Representative" or "next of kin." Claims will be paid to the registered reader, who must personally sign the coupon, or to the person nominated thereon, and to no one else.

A separate coupon must be filled up in respect to each person to be insured.

This offer applies only to persons residing in, and properly situated in, England, Scotland, and Wales.

The full conditions governing this scheme will be published from time to time.

WHAT WE WILL PAY:

For Damage to contents of Home by Fire up to	£200
In case of Death directly due to Fire at Registered Reader's home	£200
For the Loss of Two Limbs or Both Eyes, or One Limb and One Eye	£200
For the Loss of One Limb or One Eye	£100
Medical Fees for Injuries not proving fatal but incapacitating the injured person from following his, or her, employment, up to ..	£10
In the event of a Temporary Total Disablement up to 13 weeks..	£1 per week

ORDER FORM

To be Retained by Newsagent.

To.....
Newsagent.

Please deliver "JOHN BULL" to me regularly until further notice.

Signed.....

Address.....

Feb. 5, 1921.

You must also fill in the Registration Form, which will be found next to this, and post it to JOHN BULL Insurance Dept. 88, Long Acre, London, W.C.2, where your name and the name of your nominee will be duly registered.

REGISTRATION FORM

Which must be posted to—
JOHN BULL INSURANCE DEPT., Long Acre, W.C.2.

This is to notify that I have this day placed an order for the regular weekly supply of JOHN BULL with

.....Newsagent, of

.....

and desire you to register me as a regular subscriber under the terms of your Insurance Scheme.

In the event of my being injured or killed, or of my home or its contents being damaged, I hereby nominate to receive any payment due under this insurance, first myself, or in the event of my death:—

Name of Nominee.....

Address.....

Signature of Insured.....

(Mr., Mrs., or Miss)

Home Address.....

Feb 5, 1921.

To remain qualified for the benefits, readers must continue to have "John Bull" regularly supplied to them.

Enclose 6d. stamp if an acknowledgment of receipt of Registration Form is required.

NOTICE! ... consequence of February 1[illegible] posting be[illegible] week's issue, the matches printed on our Football Coupon which were given on the earlier coupon will not be played in the third round of the F.A. Cup. Any reader returning an incorrect coupon can have it exchanged for [illegible] rected one; and postage will be refunded.

£2,000 MUST BE WON

FOR A CORRECT OR NEAREST CORRECT FORECAST OF ONLY 14 MATCHES.

THIS COMPETITION IS EXCLUSIVE TO "JOHN BULL."

Coupons are not published in various other papers. If you want to win the £2,000 prize

YOU CAN ONLY USE COUPONS TAKEN FROM THIS PAPER.

THE sum of £2,000 will be paid to the sender of a coupon containing the correct results of the 14 matches given. If 14 correct results are not given, the £2,000 will be awarded to the sender of the most correct results, so that in any event the £2,000 **MUST BE WON.** We would advise competitors to make a careful study of football form before filling in their coupons. **Scottish and Irish readers can compete.** Competitors may send in as many coupons as they like.

NO ENTRANCE FEE! NO GOALS REQUIRED!

READ THESE RULES CAREFULLY.

(1) All attempts must be made on coupons taken from the issues of "John Bull" announcing this competition. Coupons must be completely filled in with ink in ordinary handwriting (typewriting or pencil will not be allowed), and in accordance with the instructions given on this page.

(2) The sum of £2,000 (two thousand pounds) will be paid to the competitor sending a coupon containing the correct results of all the matches played to a finish. If no competitor succeeds in giving all the correct results, the sum of £2,000 will be paid to the competitor sending a coupon with the most correct results. In the event of a tie or ties, the prize to be won will be equally divided amongst the most successful competitors. No competitor can receive more than one share of the £2,000. Should any match not be played to a finish on the date given, or as set out on the coupon, it will be disregarded.

HOW TO FILL UP YOUR COUPONS.

If you think the "Home" team will win, place a X in the column headed "Home"; if you think the "Away" team will win, place an X in the column headed "Away"; if you think the result will be a Draw, place a X in the column headed "Draw." **Only one X must be entered for each match.** Coupons must be completely filled up in ink.

(3) Fourteen crosses in all must be marked on each coupon, one for each match. Coupons marked otherwise will be disqualified.

(4) No responsibility will be accepted by the Editor for the loss or non-delivery of any coupon. Proof of posting will not be accepted as proof of delivery or receipt. No correspondence will be entered into nor will interviews be granted.

(5) Any coupon on which an alteration of any kind has been made will be disqualified. Any coupons received later than February 17th will be disqualified.

(6) The Editor's decision must be accepted as final and legally binding in all matters concerning this Competition, and acceptance of this rule is an express condition of entry.

Cut out Coupon neatly and address all entries as follows: **Football Competition No. 19, "JOHN BULL," 25, Floral Street, Covent Garden, London, W.C.2.** Write "Football" in top left-hand corner of envelope. All coupons can be enclosed in one envelope, but this must not contain entries for other Competitions.

COMPETITORS MAY SEND AS MANY COUPONS AS THEY LIKE.

FOR ANNOUNCEMENT REGARDING OUR SEVENTEENTH FOOTBALL COMPETITION SEE OPPOSITE PAGE.

"JOHN BULL" FREE FOOTBALL COUPON.

Matches to be played on Saturday, February 19th. Coupons must reach us not later than Thursday, February 17th.

Home Team		Away Team	Home	Away	Draw
Arsenal	v.	Oldham Athletic			
Blackburn Rov.	v.	Sheffield United			
Bristol Rovers	v.	Portsmouth			
Norwich City	v.	Gillingham			
Birmingham	v.	Clapton Orient			
Leeds United	v.	Stockport C.			
Leicester City	v.	Notts Forest			
West Ham	v.	Bury			
Notts County	v.	Port Vale			
Clyde	v.	Partick Thistle			
Clydebank	v.	Falkirk			
Merton	v.	Dundee			
Raith Rovers	v.	Hearts			
St. Mirren	v.	Albion Rovers			

Coupons must be cut—not torn out.

I enter "John Bull" Football Competition in accordance with the rules and conditions on this page and agree to accept the Editor's decision as final and legally binding and enter on that understanding.

(19)

SIGNED.....

ADDRESS .....

.....

B.D.V. The King of Tobaccos — per 10½d. oz. SWEET, COOL & FRAGRANT

B.D.V. Silk Picture Cigarettes — 20 for 11½d.

The Bennett College ESTABLISHED 1900. SHEFFIELD

WE TEACH BY POST.

We specialise in all Exams. connected with these subjects:—

Aviation, Shipbuilding, Electricity, Mining, Engineering, Mathematics, Structural Engineering, Surveying & Levelling, Architectural Drawing, Building Construction, Clerk of Works Duties, Concrete and Steel, Salesmanship, Draughtsmanship, Civil Engineering, Boiler Inspecting, Marine Engineering, Motor Engineering, Wireless Telegraphy also Thermionic Valves, Internal Combustion Engines, Sanitation, Boiler Making, Naval Architecture, Matriculation, Special Courses For Apprentices

We are prepared to produce on demand 6,000 unsolicited testimonials from successful students or pay £100 to any charity you appoint. Having helped 6,000 to prosperity, surely we can help YOU. If you are interested in any of these subjects, write, naming the subject, and we will send you our FREE BOOKLET. Please state your age. Advice free. Parents should seek our advice for their sons.

THE BENNETT COLLEGE (Dept. 31.) SHEFFIELD.

YOUR BIG WORRIES

grow smaller when others share them.

Make Insurance your friend in need by writing to us to-day for particulars of how to secure the future happiness and security of the home.

The CITY LIFE ASSURANCE CO., Ltd.

6, Paul Street, Finsbury, LONDON, E.C.2.

Managing Director, LEONARD ALDRIDGE

LIVERPOOL VICTORIA Friendly Society. Est. 1843.

Profits Divided amongst the Policy Holders.

Claims Paid £15,000,000
Invested Funds... £8,000,000
Annual Income... £3,000,000

All our Branch Offices and Agents transact National Health Insurance. ARTHUR HENRI, Secretary.

Chief Office: ST. ANDREW ST., LONDON, E.C.4.

GRAVES OF SHEFFIELD

Write for patterns, post free, of Overcoats, Suits, Costumes, Paletots, Raincoats, Mackintoshes etc., or Catalogues of Footwear, Wool Scarfs, Drapery, Ladies' and Children's Clothing, Sheffield Cutlery, Gramophones and Records, Tea and Dinner Services, Bedsteads, Bedding, Sewing Machines, Cycles, Trunks, Carpets and Linos, Poultry & Appliances, etc. Grand values. EASY TERMS. J. G. GRAVES LTD. SHEFFIELD.

"In my opinion, the most valuable proprietary food on the market."

—*From "A System of Diet and Dietetics," p. 186.*

BENGER'S Food

for INFANTS, INVALIDS and the AGED

Benger's Food is distinguished from all others by the ease with which it is digested and absorbed. It is prepared with fresh new milk, with which it combines to form a dainty and delicious food cream—"light as snowflakes," yet rich in all the elements necessary to sustain life.

From an M.D.—"There is no better food. I am well acquainted with it."
Benger's Food is sold in Tins by Chemists, etc., everywhere.

BENGER'S FOOD, LTD., ... MANCHESTER, England.
Branch Offices: New York, 90, Bookman St. Sydney, 117, Pitt St. Depots throughout Canada.
156

Técla
(The London Técla Gem Co., Ltd.)
7 Old Bond Street, LONDON

TÉCLA PEARLS

are not advertised as Orientals nor sold for Orientals, and we cannot be held responsible for the fact that they are generally taken for Orientals, wherever and whenever they are worn in public.

MAZAWATTEE TEA

The most luscious and economical in the world.

Sold by all Grocers.

£1 1s. PRIZES will be awarded to readers sending best alternative 2-line verses for any of the articles shown below. One prize each week for each article. Any number of attempts may be sent, but each must be written on a separate postcard.

Similar Competitions in *Passing Show* and *London Mail*, in which *John Bull* readers may compete.

FAMILIAR PACKAGES and Trade Marks

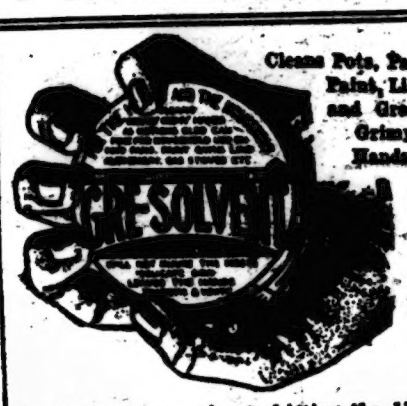
54 GUINEA PRIZES.

The Winning Couplets in No. 2 Competition are used below. Winners' names at bottom of page.

All verses become the property of "John Bull." Decision of Advertisement Manager to be final. Address: Familiar Packages No. 4, Advt. Dept., "John Bull," Long Acre, London, W.C.

Latest date for this week: Feb. 7.

When buying Toffee nowadays upon THE NEW Jacket,
And, to simplify the matter,
MACKINTOSH'S heads the list.



Clears Pots, Pans, Paint, Linoleum and Greasy Grimy Hands.

Gre-Solvent is magic at shifting the dirt,
Yet the softest of skins it never will hurt.

ANZORA

CREAM and VIOLA
Both Master the Hair
1/6 & 2/6,
From all Chemists & Hairdressers.

You put ANZORA on your head each night before starting.
Arriving home at night you find you still have kept your parting.

Anzora Beta-Naphtol Soap Powdered—the finest Shampoo.

Messrs. Nestlé will award an extra Guinea to the winner of this couplet.

NESTLE'S GUARANTEE

Cash Prices 8½d. & 1/4½ Per Tin.

A Quantity of Quality's a thing you rarely find,
But "Quantity" and "Quality" are in this tin combined.

There's perfection in Toffee — it's Turnwright's DE-LIGHT — Increasing in favour because it's "just right."

The Record's the WINNER, the winner's the buyer,
Two sides for Three Shillings—why pay any higher?

DRI-PED
REGT

The Super Leather — Not Rubber.

Waterproof, weatherproof, tough and won't tear,
You get out of DRI-PED a year's hard wear.

See the "DRI-PED" diamond, stamped in purple every few inches on each sole. There is no substitute for "DRI-PED."

When purchasing cream insist upon "Dano."

If offered another walk out and say "No."

"DANO"

PURE RICH DANISH PASTURE CREAM

"The Cream of Denmark's Best."

1/3 per 6 oz. tin. 2/- per 12 oz. tin.

Be smart like "Sir Kreamy" and see that it's "Sharp's." And you'll never be pushed off with other trade marks.

To study glare that shine so bright is said to be "astronomy."
When they're replaced by COSMOS Lamps 'twill then be called "economy."

"Kiwi"

Just a touch of Kiwi and Brush at 3d Duchess.

The Quality Boot Polish

If KIWI be used by every man,
There'll be no more complaints of the Black and Tan.

Just "one old Kiwi" like the Phoenix with

To a new issue of His

you use DRUMMER Dyes.

DRUMMER DYES

Halve the Dress Bill.

Mothers who on economy and wholesome food are keen,
Always spread their children's bread with BRITO Margarine.

BRITO MARGARINE

The Nation's Choice.

Eucryl

Ensure your teeth a life-long lease,
By using Eucryl Dentifrice.

Messrs. Nestlé will award an extra Guinea to the winner of this couplet.

IDEAL MILK

6½d. Per Tin.

1/- Per Large Tin.

MILK, whole MILK, and nothing but MILK, three times richer in cream than ordinary milk.

REFUSE IMITATIONS.

A little tinned fruit and a tin of IDEAL, There's a tasty sweet for any meal.

Bovril's the goods for men who must hustle,
It builds up the system, makes strength and muscle.

As an egg without salt, or beef without mustard,
So is stewed fruit, minus Creamola Custard.

CREAMOLA

The Queen of Custards.

RESULT OF No. 2 COMPETITION.

NESTLE.
J. CHAPMAN, Sevenoaks.
COSMOS.
Private F. H. BRAHAN, Farnborough.
KIWI.
THOMAS BYRON, Manchester.
DRI-PED.
Miss A. STONEHAM, East Acton.
WINNER.
B. MEAD, West Kilburn.
EUCRYL.
Miss D. M. DOWNS, Castle Hedingham.
GRE-SOLVENT.
W. H. BOYLE, Lichfield.
CREAMOLA.
ARTHUR NEWTON, Liverpool.
MACKINTOSH.
A. C. VARSONS, Birmingham.
BRITO.
K. L. DODD, Sherborne.
ANZORA.
E. STANLEY, Alexandra Park.
IDEAL.
A. E. OFFEN, Barnsbury.
"JOHN BULL" PEN.
JOHN ADAMS, Birmingham.
SHARP'S.
W. E. BROOKES, Scotland.
BOVRIL.
Mrs. E. E. BRAZIE, Rochdale.
DRUMMER DYES.
Mrs. E. SHARPS, Liverpool.
CLARNICO.
WILLIAM A. MACKAY, Edinburgh.
TURNWRIGHT.
A. R. WILLIAMSON, Lee, S.E.

SHOPKEEPERS.—See Page 7.

"Pure as a Lily"—a popular phrase—
And "CLARNICO Lily" IS pure beyond praise.

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